

TRUST COMPANIES AND CERTAIN OTHER FINANCIAL INSTITUTIONS

1952,
44.

STATE LIBRARY OF MASSACHUSETTS

JUN 11 1959

STATE HOUSE, BOSTON

MASS OFFICIALS

552113
B214
1958
Sed. D
B

The Commonwealth of Massachusetts

DIVISION OF BANKS AND LOAN AGENCIES

109 State House, Boston

COMMISSIONER OF BANKS

Edward A. Coughlin, III

DEPUTY COMMISSIONER OF BANKS

Daniel J. O'Connor

CHIEF DIRECTOR OF BANK EXAMINATIONS

Patrick J. Moynihan, C.P.A.

DIRECTOR OF TRUST COMPANY EXAMINATIONS

Frank A. Hannan

ASSISTANT DIRECTOR OF TRUST COMPANY EXAMINATIONS

George W. Barron

DIRECTOR OF RESEARCH AND STATISTICS

George C. Mansfield

SENIOR ATTORNEY

John P. Clair

CONTENTS

	Page
Trust Companies:	
Abstracts of Annual Reports	18
Aggregate Statements, etc.	61
Alphabetical Index	1
General Remarks	iv
Lists Showing Location, President, Treasurer, Directors, etc.	4
Corporations Subject to General Laws, Chapter 172A:	
Lists Showing Location, President, Treasurer, Directors, etc.	16
General Remarks	viii
Statements of Condition	76
Miscellaneous Financial Institutions:	
Brown Brothers Harriman & Company, Statement of Condition	81
Massachusetts Hospital Life Insurance Co., Balance Sheets . .	80
Holding Companies:	
Bay State Corporation	82
Shawmut Association	83
Transmission Agencies:	
General Remarks	viii
Statements of Amounts Transmitted	79

The Commonwealth of Massachusetts

OFFICE OF THE COMMISSIONER OF BANKS
STATE HOUSE, BOSTON, APRIL 1, 1949

TO THE HONORABLE SENATE AND HOUSE OF
REPRESENTATIVES OF THE COMMONWEALTH
OF MASSACHUSETTS:

Pursuant to the provisions of General Laws, Chapter 167, Section 9, as most recently amended by section 1 of Chapter 592 of the Acts of 1949, I have the honor of submitting to you herewith, the annual report of the Commissioner of Banks relating to Trust Companies and Certain Other Financial Institutions for the year ending December 31, 1958.

In accordance with the amended provisions of the above mentioned statute, a report will be rendered each year embracing a review of pertinent facts, figures and conditions pertaining to all institutions under the supervision of this department. This report will cover a calendar year.

In addition, reports pertaining to particular types of supervised institutions will be submitted each year. These reports, which will include statements of condition and miscellaneous statistical data relating to the institutions individually and collectively, will cover yearly periods ending in the months indicated in the following table:

Co-operative Banks and Savings and Loan Associations	April
Credit Unions	June
Savings Banks and Institutions for Savings	October
Trust Companies and Certain Other Financial Institutions	December

Respectfully,

Edward A. Counihan, III

COMMISSIONER OF BANKS

TRUST COMPANIES

The Pilgrim Trust Company of Boston converted to a national bank on April 18, 1958 and the Springfield National Bank merged with the Union Trust Company of Springfield, as of the close of business January 17, 1958, under the charter of the Trust Company, the name being changed to the Valley Bank and Trust Company.

The Chelmsford Bank and Trust Company of Chelmsford opened for business on January 6, 1958 and the Dedham Trust Company of Dedham on January 13, 1958.

The total resources of Massachusetts Trust Companies as of December 31, 1958, numbering sixty, amounted to \$1,994,147,000, a gain of \$126,773,000, for the year of 1958. A large part of this increase is attributable, however, to assets acquired by the merger of a national bank with a trust company, less the loss sustained by the conversion of a trust company to a national bank. Disregarding the extraordinary increase that occurred from this source, the gain in resources of all trust companies was very substantial. Total capital accounts amounted to \$195,623,000, larger by \$11,750,000, than the total shown on December 31, 1957.

Net current earnings before income taxes for the year 1958 suffered a material reduction as compared with the year of 1957. Gross earnings were better by \$4,711,507, every category greater than the corresponding figure for 1957 but not enough to cope with the ever increasing cost of doing business. Income taxes paid or due to federal and state governments amounted to \$14,649,195, an increase of \$3,210,074, or about 48% of net profits, which amounted to \$30,441,867, a gain of \$6,355,434, or over 26%. Dividends paid to stockholders in 1958 amounted to \$7,800,068, an increase of close to \$600,000, representing a distribution of 49.39% of net profits after taxes.

The percentage of net capital funds to total net assets on December 31, 1958 was 8.84%, a slight decrease from the percentage of 9% shown on December 31, 1957, but still larger than the average percentage for the past ten years.

COMMERCIAL DEPARTMENTS

The total resources of commercial departments of trust companies on December 31, 1958 amounted to \$1,717,228,000, a gain of \$100,715,000 for the year of 1958. All types of deposits increased except those of the U.S. Government, the total increase amounting to \$85,972,000. Cash on hand, due from other banks, and U. S. Government obligations, amounting to \$861,834,000 were \$90,438,000 greater than the aggregate amount of similar assets on December 31, 1957, and were 50.19% of total assets. Total loans were somewhat lower but installment loans continue their uninterrupted growth, and have reached a figure of \$154,121,000 or nearly 9% of total resources of this department.

SAVINGS DEPARTMENTS

The total resources of the fifty-five savings departments of trust companies on December 31, 1958 amounted to \$276,919,000, an increase of \$26,058,000 since December 31, 1957. Even though a large part of this gain is the result of a merger and conversion, it still represents quite a substantial gain for the second consecutive year and appears to indicate a reversal of the downward trend that has existed since 1946.

The recent growth of these departments was due in large measure undoubtedly to the higher level of interest rates now being paid to depositors and also, perhaps, to the realization of management that these departments serve a worthwhile and profitable purpose; that from the standpoint of public relations they are indispensable and an important feeder to other departments and activities of the bank. From 1948 to 1956 not more than four of these departments were paying over 2-1/4%--in 1948, 1949, and 1950, there were none. In 1957, twenty-one of these departments, and in 1958 twenty-five, were paying more than 2-1/4% while ten were paying more than 2-3/4%, most of these, if not all on a current 3% basis. The average interest rate has risen from 1.17% in 1948 to 2.29% in 1958. Cash, due from banks, and U. S. Government bonds totalled \$113,541,000, an increase of \$13,728,000, and bear a ratio to aggregate assets of 41%. The increase in assets was invested in U.S. Government obligations, other public funds and in real estate loans. Capital accounts, including the guaranty fund which constitutes over 56% of the total capital accounts and which is available solely for the absorption of losses in savings departments, now aggregate \$21,267,000, and bear a ratio of 8.46% to total deposits.

As additional protection to depositors in both the savings and commercial departments, all but four of the trust companies in this state provide insurance in the Federal Deposit Insurance Corporation, whereby the accounts of each depositor are insured in the aggregate amount of \$10,000.

TRUST DEPARTMENTS

The resources of trust departments on December 31, 1958 aggregated \$2,566,064,000, based on values carried on the books of the banks, a gain of \$177,684,000. The steady and substantial growth of these departments and the competence and dedication exhibited in their administration merit the pride and confidence of all. They are making an important contribution to the economy of the state and nation.

There are forty trust companies that have been authorized to exercise fiduciary functions that are actually so engaged. There are thirty trust companies that have agency or custodian accounts in regard to which certain ministerial and agency functions are performed, usually by trust department personnel. This group of banks carry the assets of agency accounts on their books at \$4,080,710,000, an increase over 1957 of \$349,878,000.

Fourteen trust companies had \$372,383,000 of assets as transfer, escrow, bond and coupon paying agent, registrar, depository, or in similar trustee or agency capacities.

COMPARATIVE FIGURES RELATING TO ALL TRUST COMPANIES ON DECEMBER 31, 1958 AND DECEMBER 31, 1957 (Amounts shown in thousands.)

	1958	1957	Increase
Number of trust companies	60	59	1
Members of Federal Deposit Insurance Corporation	56	55	1
Members of Federal Reserve System	23	24	1*
Commercial Departments:			
Capital Stock	\$ 51,142	\$ 50,866	\$ 276
Surplus, undivided profits and reserves ¹⁻²	123,214	112,971	10,243
Deposits	1,506,972	1,421,001	85,971
Total assets	1,717,228	1,616,513	100,715
Savings Departments:			
Guaranty Fund, profit and loss and reserves ³	21,268	20,036	1,232
Deposits	251,370	227,208	24,162
Total assets	276,919	250,861	26,058
Trust departments, total assets	2,566,064	2,388,380	177,684
Total resources in all departments	4,560,211	4,255,754	304,457

* Decrease

¹ Includes earnings retained in trust departments.

² Includes valuation reserves (1958) \$19,314; (1957) \$15,625.

³ Includes valuation reserves (1958) \$1,897; (1957) \$1,666.

REDUCTION OF PREFERRED STOCK

Date Approved	Name of Bank	Amount Reduced	Total Preferred Stock Outstanding	Total Common Stock Outstanding	Total Capital Stock Outstanding
July 14, 1958	Hadley Falls Trust Com- pany, Holyoke	\$600,000	---	\$1,000,000	\$1,000,000

INCREASES OF COMMON STOCK

Date Approved	Name of Bank	Increase Approved	Authorized Capital
Jan. 6, 1958	Chelmsford Bank and Trust Company, Chelmsford	\$100,000	\$100,000
Jan. 13, 1958	Dedham Trust Company, Dedham	125,000	125,000
Jan. 15, 1958	Saugus Trust Company, Saugus	25,000	125,000
Feb. 6, 1958	Randolph Trust Company, Randolph	50,000	200,000
Feb. 7, 1958	Dedham Trust Company, Dedham	25,000	150,000
Feb. 20, 1958	Chelmsford Bank and Trust Company, Chelmsford	30,000	130,000
July 14, 1958	Hadley Falls Trust Company, Holyoke	60,000	1,000,000
Nov. 7, 1958	Guaranty Trust Company, Waltham	41,000	250,000
Dec. 11, 1958	Wakefield Trust Company, Wakefield	100,000	200,000

REDUCTION OF COMMON STOCK

Effective Date	Name of Bank	Amount of Decrease
Apr. 18, 1958	Pilgrim Trust Company (Merged with Merchants National Bank of Boston)	\$1,500,000

NEW TRUST COMPANIES COMMENCING BUSINESS

Commenced Business	Name of Bank	Location
Jan. 6, 1958	Chelmsford Bank and Trust Company, Chelmsford	44 Central Square
Jan 13, 1958	Dedham Trust Company, Dedham	567 High Street

BRANCH OFFICES AUTHORIZED

Date Authorized	Name of Bank	Location
Jan. 17, 1958	Valley Bank and Trust Company, Springfield	1531 Main Street
Jan. 17, 1958	Valley Bank and Trust Company, Springfield	51 Springfield Street, Agawam
Jan. 17, 1958	Valley Bank and Trust Company, Springfield	526 Sumner Avenue
Jan. 17, 1958	Valley Bank and Trust Company, Springfield	144 Main Street, Indian Orchard
Jan. 17, 1958	Valley Bank and Trust Company, Springfield	9 Libcar Street
Jan. 17, 1958	Valley Bank and Trust Company, Springfield	398 Longmeadow Street, Longmeadow
Jan. 17, 1958	Valley Bank and Trust Company, Springfield	Parker Street and Wilbraham Road
Jan. 17, 1958	Valley Bank and Trust Company, Springfield	794 State Street
May 26, 1958	Wakefield Trust Company, Wakefield	American Mutual Insurance Company Building, off North Avenue
May 26, 1958	Beverly Trust Company, Beverly	Walnut Road, South Hamilton
June 26, 1958	Valley Bank and Trust Company, Springfield	315 Boston Post Road
Aug. 15, 1958	Naumkeag Trust Company, Salem	Central Street
Dec. 15, 1958	Gardner Trust Company, Gardner	Main Street, Westminster
Dec. 15, 1958	Hadley Falls Trust Company, Holyoke	Fairview Section, Chicopee
Dec. 18, 1958	Guaranty Trust Company, Waltham	424 Trapelo Road
Dec. 29, 1958	Depositors Trust Company, Medford	Depot Square, Lexington

CHANGES IN LOCATION AUTHORIZED

Date Authorized	Name of Bank	Location
June 26, 1958	Bristol County Trust Company, Taunton (Branch Office)	28 Jefferson Street
June 26, 1958	Valley Bank and Trust Company, Springfield (Branch Office)	1910-1920 Wilbraham Road
Aug. 15, 1958	Valley Bank and Trust Company, Springfield (Branch Office)	461-463 Sumner Avenue
Dec. 15, 1958	Valley Bank and Trust Company, Springfield (Branch Office)	185-191 Main Street Indian Orchard

CORPORATIONS SUBJECT TO CHAPTER 172A OF THE GENERAL LAWS

Date Authorized	Name of Bank	Location
June 26, 1958	Industrial City Bank and Banking Company, Worcester . . .	Harding and Ellsworth Streets

LEGISLATION ENACTED RELATING TO TRUST COMPANIES
AND CERTAIN OTHER FINANCIAL INSTITUTIONS
ACTS OF 1958

CHAPTER	AMENDMENTS TO	DESCRIPTION
47	G. L., C. 167, s. 2A	Authorizing the Commissioner of Banks to call a meeting of the board of directors of any banking institution.
58	G. L., C. 266, s. 54	Providing a penalty for all banking institutions receiving deposits while insolvent.
100	G. L., C. 168, s. 48 Par. 1, 3, 4, and 5	Relating to investments by savings banks in certain stocks of fire and casualty companies (affecting G. L., C. 172, s. 61).
109	G. L., C. 167, s. 20	Provisions of law relative to lost pass books not to apply to deposits of less than twenty-five dollars if depositor or shareholder agrees in writing to indemnify bank against loss.
131	G. L., C. 168, s. 34	Authorizing savings banks to invest an amount equivalent to ten per cent of total deposits beyond the seventy per cent limit in insured or guaranteed mortgage loans (affecting G. L., C. 172, s. 61).
135	G. L., C. 172, s. 74	Providing that the required reserve of trust companies may consist in part of balances due from certain trust companies insured by the Federal Deposit Insurance Corporation.
179	G. L., C. 121, s. 41	Requiring banks to furnish certain information to public welfare officials.
213, s. 1, 2	G. L., C. 167, s. 53A (New)	Certain exculpatory provisions contained in agreements entered into on or after March 28, 1958 between depositors and banking institutions declared against public policy and void.
283	G. L., C. 200A, s. 5	Extending the scope of the abandoned property law.
603, s. 18	G. L., C. 63, s. 12	Exempting deposits invested by the savings departments of trust companies in bonds or notes of the Massachusetts State Office Building Association from the deposit excise tax.
606, s. 24	G. L., C. 63, s. 12	Exempting deposits invested by the savings departments of trust companies in bonds of the Massachusetts Parking Authority from the deposit excise tax.
654	G. L., C. 167, s. 2	Authorizing an increase in the charges for examinations of banks.

RULES AND REGULATIONS

There are listed below regulations of the Commissioner of Banks promulgated subsequent to January 1, 1958:

February 1, 1958	Deposit of securities for safekeeping with commercial banks by savings banks.
June 4, 1958	Investment by savings departments of trust companies in loans guaranteed in part by the Veterans Administration and secured by liens on property located outside the Commonwealth of Massachusetts.
June 4, 1958	Investment by savings departments of trust companies in loans insured by the Federal Housing Commissioner (Administrator) and secured by liens on property located outside the Commonwealth of Massachusetts.
July 30, 1958	Amendment to regulations promulgated on February 1, 1958 relative to deposit of securities for safekeeping with commercial banks by savings banks.

CORPORATIONS SUBJECT TO CHAPTER 172A OF THE GENERAL LAWS

There were only four corporations doing business under this statute on December 31, 1958. The total assets of these institutions amounted to \$12,627,000, an increase of \$1,568,000 since December 31, 1957. One of these companies is a Morris Plan company, and the other three are banking companies, two of which have their deposits insured up to \$10,000 by the Federal Deposit Insurance Corporation.

TRANSMISSION AGENCIES

Transmission of money to foreign countries during 1958 by those holding licenses under Chapter 169 of the General Laws, amounted to \$1,117,456, a decrease of \$18,076.

There were on December 31, 1958 seven licenses in force to transact this type of business. The deposits of customers of these agencies are protected by surety or collateral bonds in the custody of the State Treasurer. Their other assets are not under the supervision of the Commissioner.

OTHER INSTITUTIONS SUBJECT TO SUPERVISION AND EXAMINATION

The Massachusetts Hospital Life Insurance Company, Brown Brothers Harriman & Company, Bay State Corporation, and Shawmut Association, the last two corporations operating as holding companies and owners of the majority of the capital stock in two groups of trust companies and national banks, are supervised and examined by the Commissioner in accordance with statutory authority. The assets of these institutions including the various trust funds administered total \$339,134,673.55.

INDEX TO THE ANNUAL REPORTS
(Alphabetically by Name)

TRUST COMPANIES

NAME	LOCATION	Pages		
		Officers, Directors, etc.	Assets	Liabilities, etc.
Arlington Trust Company	Lawrence	9	35	37
Athol Bank and Trust Company	Athol	4	18	20
Attleboro Trust Company	Attleboro	4	19	21
Berkshire Trust Company, The	Pittsfield	11	46	48
Beverly Trust Company	Beverly	4	19	21
B. M. C. Durfee Trust Company	Fall River	7	31	33
Boston Safe Deposit and Trust Company	Boston	4	19	21
Bristol County Trust Company	Taunton	13	51	53
Brookline Trust Company	Brookline	6	23	25
Cambridge Trust Company	Cambridge	6	26	28
Cape Cod Trust Company	Harwich	8	35	37
Chatham Trust Company	Chatham	7	27	29
Chelmsford Bank and Trust Company	Chelmsford	7	27	29
City Bank and Trust Company	Boston	4	19	21
Clinton Trust Company	Clinton	7	30	32
Commerce Bank and Trust Company	Worcester	14	55	57
County Bank and Trust Company	Cambridge	6	27	29
Dedham Trust Company	Dedham	7	31	33
Depositors Trust Company	Medford	10	42	44
Essex Trust Company	Lynn	9	39	41
Fall River Trust Company	Fall River	8	31	33
Fiduciary Trust Company	Boston	4	19	21
Framingham Trust Company	Framingham	8	31	33
Franklin County Trust Company	Greenfield	8	35	37
Gardner Trust Company	Gardner	8	31	33
Gloucester Safe Deposit and Trust Company	Gloucester	8	34	36
Guaranty Bank and Trust Company	Worcester	15	55	57
Guaranty Trust Company of Waltham	Waltham	13	51	53
Hadley Falls Trust Company	Holyoke	9	35	37
Harvard Trust Company	Cambridge	6	27	29
Hyannis Trust Company	Hyannis (Barnstable)	9	35	37
Lexington Trust Company	Lexington	9	38	40
Lynn Safe Deposit and Trust Company	Lynn	10	39	41
Malden Trust Company	Malden	10	39	41
Manchester Trust Company	Manchester	10	39	41
Melrose Trust Company	Melrose	10	43	45
Middleborough Trust Company	Middleborough	11	43	45
Natick Trust Company	Natick	11	43	45
Naumkeag Trust Company	Salem	12	47	49
New England Trust Company, The	Boston	5	22	24
Newton-Waltham Bank and Trust Company	Waltham	13	51	53
Norfolk County Trust Company	Brookline	6	23	25
North Adams Trust Company	North Adams	11	43	45
Norwood Bank and Trust Company	Norwood	11	43	45
Old Colony Trust Company	Boston	5	23	25
Quincy Trust Company	Quincy	11	47	49
Randolph Trust Company	Randolph	12	47	49
Rockland Trust Company	Rockland	12	47	49
Saugus Trust Company	Saugus	12	47	49
Second Bank-State Street Trust Company	Boston	5	23	25
Security Trust Company	Lynn	10	39	41
Springfield Safe Deposit and Trust Company	Springfield	12	50	52
United States Trust Company	Boston	5	23	25
University Trust Company	Cambridge	7	27	29
Valley Bank and Trust Company	Springfield	13	51	53
Wakefield Trust Company	Wakefield	13	51	53
Ware Trust Company	Ware	14	54	56
Wellesley Trust Company	Wellesley	14	55	57
Winchester Trust Company	Winchester	14	55	57
Worcester County Trust Company	Worcester	15	55	57

ABSTRACTS OF THE ANNUAL REPORTS
OF
TRUST COMPANIES
SHOWING
LOCATIONS OF MAIN OFFICES
AND BRANCHES
NAMES OF PRESIDENT, TREASURER
DIRECTORS AND MEMBERS OF
INVESTMENT COMMITTEE
AND
CORPORATIONS SUBJECT TO CHAPTER 172A
OF THE GENERAL LAWS

ATHOL

ATHOL BANK AND TRUST COMPANY
384 MAIN STREET

A J McKenna G. C. Hancock
PRESIDENT TREASURER

DIRECTORS

H. C. Adams	*H. R. Mahar
C. C. Carbone	T. S. Mann
*E. F. Cetto	*A. J. McKenna
*J. G. Gagliardi	*J. F. Paquet
William Garbose	B. C. Rubino
G. R. Girardi	*Joseph Schulhoff
M. J. Grossman	J. E. Stowell
G. C. Hancock	

ASSETS

Commercial Department \$ 902,553.97
Savings Department 385,171.49

ATTLEBORO

ATTLEBORO TRUST COMPANY
8 NORTH MAIN STREET

S. M. Gower, Jr. H. C. MacKell
PRESIDENT TREASURER

DIRECTORS

E. H. Augat	G. E. Nerney
J. F. Bannon	R. V. Schlenker
W. H. Bannon	*L. B. Smith
*C. W. Cederberg	*W. N. Stevenson
*L. S. Chilson	*H. H. Sweet
E. R. Farrell, Jr.	G. L. Williams
*S. M. Gower, Jr.	*J. E. Winter
A. A. Ley	C. R. Yeager
J. W. McIntyre	

ASSETS

Commercial Department \$9,035,681.64
Savings Department 3,763,780.26
Trust Department 1,212,735.38

BEVERLY

BEVERLY TRUST COMPANY
165-167 CABOT STREET

BRANCH OFFICES
721 HALE STREET, BEVERLY FARMS
37 RAILROAD AVENUE, HAMILTON
325 BROADWAY, LYNNFIELD
WALNUT ROAD, HAMILTON

R. H. Corning G. J. Connors
PRESIDENT TREASURER

DIRECTORS

R. C. Broderick	H. H. Irving
*R. H. Corning	Oscar Kanter
*H. L. Desjardins	*G. S. McIntire
C. H. Glovsky	A. G. Means
R. H. Gove	L. C. Murch
*J. P. Hurd	*R. C. Southwick

ASSETS

Commercial Department \$6,074,343.50
Savings Department 5,276,935.00
Trust Department 81,381.12

BOSTON

BOSTON SAFE DEPOSIT & TRUST COMPANY
100 FRANKLIN STREET

William W. Wolbach R. E. Bennink
PRESIDENT TREASURER

DIRECTORS

V. R. Alden	Ralph Lowell
W. A. Barron, Jr.	George Olmsted, Jr.
G. W. Blakeley, Jr.	J. R. Quarles
F. W. Capper	D. P. Robinson, Jr.
W. C. Chick	J. E. Rogerson
D. C. Crockett	C. F. Rowley
Edward Dane	E. C. Rust
C. F. Eaton, Jr.	E. A. Taft
J. L. Grandin, Jr.	Alexander Wheeler
R. R. Higgins	W. W. Wolbach
D. J. Hurley	

ASSETS

Commercial Department \$ 86,703,267.09
Trust Department 455,808,467.55

CITY BANK & TRUST COMPANY
175 WASHINGTON STREET

Rubin Epstein Earl E. Archibald
PRESIDENT TREASURER

DIRECTORS

H. R. Brownson	B. F. Moody
*Leon Cangiano	*S. W. Poorvu
V. M. Cantella	W. C. Rowe
Martin DeMatteo, Jr.	R. L. Rutherford
W. P. Dugan	*S. H. Swift
*Rubin Epstein	Frances Tomasello
St. Clair E. Hale	V. P. Wilbur
Maurice Krasner	M. J. Zabarsky
*Harry Marks	

ASSETS

Commercial Department \$ 14,521,695.45
Savings Department 1,416,505.78

FIDUCIARY TRUST COMPANY
10 POST OFFICE SQUARE

R. H. Gardiner J. O. Bangs
PRESIDENT TREASURER

DIRECTORS

J. B. Ames	R. M. P. Kennard
J. O. Bangs	R. T. Lyman, Jr.
W. H. Best	E. F. MacNichol
Samuel Cabot, Jr.	E. H. Osgood
W. H. Churchill	R. C. Paine
C. K. Cobb	W. A. Parker
R. H. Gardiner	M. D. Perkins
C. J. Gilbert	P. H. Theopold
F. C. Gray	J. N. White
H. R. Guild	R. G. Wiese
D. H. Howie	R. B. Williams

ASSETS

Commerical Department \$ 12,696,564.55
Trust Department 117,487,311.04

*Savings Department Investment Committee Member.

THE NEW ENGLAND TRUST COMPANY
135 DEVONSHIRE STREET

BRANCH OFFICE
99-101 NEWBURY STREET

C. R. Burgin J. W. Pillsbury
PRESIDENT TREASURER

DIRECTORS

W. T. Aldrich	K. W. Marriner
J. D. Anthony	Roger Pierce
E. D. Brooks	W. L. Pierce
C. R. Burgin	T. T. Pond
F. J. Carey	C. O. Richardson
R. L. Frothingham	E. G. Roos
J. F. Gerrity	H. L. Shattuck
M. L. Harris	W. K. Shaw, Jr.
B. F. Jaques	H. G. Simonds
H. C. Jones	Myles Standish, Jr.
Phillips Ketchum	P. W. Stocker
L. M. Little	F. C. Welch
A. P. Loring	

ASSETS

Commercial Department \$ 82,386,088.50
Trust Department. 309,545,082.36

OLD COLONY TRUST COMPANY
1 FEDERAL STREET

BRANCH OFFICE
45 MILK STREET

A. H. Parker, Jr. D. W. Swigart
PRESIDENT TREASURER

DIRECTORS

J. S. Ames, Jr.	G. P. Gardner
Frederick Ayer	C. S. Hart
S. C. Badger	Amor Hollingsworth, Jr.
G. R. Brown	J. E. Lawrence
F. H. Burr	H. M. Leen
C. C. Cabot	J. W. Lund
A. J. Casner	J. R. Morss
F. C. Church	J. T. Noonan
A. L. Coburn, Jr.	A. H. Parker, Jr.
T. J. Coolidge	Q. A. Shaw, Jr.
C. H. Cox	Oliver Wolcott
Robert Cutler	C. A. Wood
B. K. Elliott	

ASSETS

Commercial Department \$ 12,035,390.58
Trust Department. 959,995,643.43

SECOND BANK-STATE STREET
TRUST COMPANY
111 FRANKLIN STREET

BRANCH OFFICES
587 BOYLSTON STREET
711 BOYLSTON STREET
24 FEDERAL STREET
130 MASSACHUSETTS AVENUE
CORNER ARLINGTON & PROVIDENCE STREETS
CORNER STATE & CONGRESS STREETS

W. D. Ireland E. A. Bullard
PRESIDENT TREASURER

DIRECTORS

Robert Baldwin	W. D. Ireland
*T. P. Beal	P. M. Morgan
E. L. Bigelow	Robert Proctor
H. M. Bliss	H. S. P. Rowe
A. C. Brett	Richard Saltonstall
E. W. Brewster	*W. B. Snow
R. F. Burkard	S. J. Thorup
G. A. Butts	William Webster
W. H. Claflin	L. F. Whittenmore
F. M. Forbes, Jr.	*Moses Williams
E. B. Hanify	J. J. Wilson
H. P. Hood	A. S. Woodworth
C. M. Hutchins	

ASSETS

Commercial Department \$423,293,513.54
Savings Department 3,644,275.56
Trust Department 396,884,803.75

UNITED STATES TRUST COMPANY
30 COURT STREET

BRANCH OFFICES
475 BLUE HILL AVENUE
1603 BLUE HILL AVENUE

A. R. Morse John Morse
PRESIDENT TREASURER

DIRECTORS

*D. J. Boylan	*A. R. Morse
*F. S. Deland	John Morse
*A. H. Dolben	J. R. Morse
*H. B. Ehrmann	*Henry Penn
P. W. Fitzpatrick	G. F. Wallburg
*J. M. Graham	

ASSETS

Commercial Department \$51,804,863.86
Savings Department 3,780,411.94
Trust Department 15,364,548.27

*Savings Department Investment Committee Member.

BROOKLINE

BROOKLINE TRUST COMPANY
1341 BEACON STREET

BRANCH OFFICES

1346 BEACON STREET
1627 BEACON STREET
1228 BOYLSTON STREET
1 HARVARD STREET

Edward Dane
PRESIDENT

F. J. Paul
TREASURER

DIRECTORS

*F. W. Capper R. G. Pease
*Edward Dane Samuel Pinanski
F. S. Deland, Jr. C. F. Rowley
*L. H. Hansel A. J. Santry
*L. H. H. Johnson, Jr. *D. F. Young

ASSETS

Commercial Department \$23,491,921.91
Savings Department 6,276,288.29
Trust Department 1,421,545.70

NORFOLK COUNTY TRUST COMPANY
1319 BEACON STREET

BRANCH OFFICES

620 HAMMOND STREET
1330 BEACON STREET
2 ELM STREET, BRAINTREE
837 WASHINGTON STREET, SOUTH BRAINTREE
710 WASHINGTON STREET, CANTON
380 WASHINGTON STREET, DEDHAM
35 MAIN STREET, FRANKLIN
447 MAIN STREET, MEDFIELD
2 ELIOT STREET, MILTON
376 GRANITE AVENUE, EAST MILTON
1055 GREAT PLAIN AVENUE, NEEDHAM
250 HIGHLAND AVENUE, NEEDHAM HTS.
968 HIGHLAND AVENUE, NEEDHAM HTS.
699 WASHINGTON STREET, NORWOOD
1381 HANCOCK STREET, QUINCY
15 POST OFFICE SQUARE, SHARON
810 WASHINGTON STREET, STOUGHTON
979 MAIN STREET, WALPOLE
126 WASHINGTON STREET, EAST WALPOLE
693 HIGH STREET, WESTWOOD

E. O. Cappers
PRESIDENT

W. F. Peters
TREASURER

DIRECTORS

W. C. Ahlgren *George Howland
J. P. Birmingham *Harvey MacArthur
J. W. Bowser *R. J. MacDonald
Matthew Brown D. J. Mann
*E. O. Cappers A. C. McMeniman
F. A. Carlson L. T. Shine
*D. P. Colburn Neil Tillotson
J. H. Draper, Jr. *R. S. Willis
Joseph Garland J. P. Winchester
H. B. Hall

ASSETS

Commercial Department \$91,314,082.28
Savings Department 21,252,687.84
Trust Department 2,127,886.66

CAMBRIDGE

CAMBRIDGE TRUST COMPANY
1336 MASSACHUSETTS AVENUE

G. A. Macomber
PRESIDENT

E. W. Phippen
TREASURER

DIRECTORS

Stoughton Bell S. H. Lawton
*William Bentinck-Smith *G. A. Macomber
R. F. Bradford M. P. McNair
H. G. Bradlee W. L. Payson
H. R. Brigham E. W. Phippen
W. H. Churchill W. L. Taggart, Jr.
*G. E. Cole *S. F. Teele
J. M. Dry C. M. Williams
D. F. Edwards H. D. Winslow
*A. B. Hathaway

ASSETS

Commercial Department \$18,721,508.39
Savings Department 2,767,819.95
Trust Department 7,612,342.44

COUNTY BANK AND TRUST COMPANY
515 MASSACHUSETTS AVENUE

BRANCH OFFICE

310 CAMBRIDGE STREET, CAMBRIDGE

B. H. Bowden
PRESIDENT

F. E. Morse
TREASURER

DIRECTORS

*B. H. Bowden H. C. Moore, Jr.
*J. A. Daly *R. F. Nutting
G. G. Howie K. B. Osborn
W. L. Larkin *F. L. Tucker
*F. H. Lovejoy C. V. Vappi

ASSETS

Commercial Department \$11,980,800.94
Savings Department 3,044,956.78

HARVARD TRUST COMPANY
1414 MASSACHUSETTS AVENUE

BRANCH OFFICES

127 ALEWIFE BROOK PARKWAY
222 MAIN STREET
689 MASSACHUSETTS AVENUE
1847 MASSACHUSETTS AVENUE
655 MASSACHUSETTS AVENUE, ARLINGTON
10 LEONARD STREET, BELMONT
63 TRAPELO ROAD, BELMONT
491 TRAPELO ROAD, BELMONT
38 MAIN STREET, CONCORD

T. R. Beal
PRESIDENT

P. R. Snyder
TREASURER

DIRECTORS

G. E. Bates *H. U. Greene
*T. R. Beal Helge Holst
G. d'Andelot, Belin D. L. Rhind
P. R. Corcoran D. M. Robinson
E. A. Crane G. H. Rockwell
J. M. Curley H. LeB. Sampson
P. V. Cusick *T. L. Storer
J. K. Damon *G. G. Tarbell
*R. R. Duncan Hubert Wardwell
Aldrich Durant J. O. Welch
*E. L. Frost *H. G. Wilton
C. P. Fuller *A. M. Wright

ASSETS

Commercial Department \$97,429,443.02
Savings Department 11,768,208.30
Trust Department 37,573,574.41

UNIVERSITY TRUST COMPANY
2360 MASSACHUSETTS AVENUE

J. D. Lynch F. H. Hansen
PRESIDENT TREASURER

DIRECTORS

M. J. Barron	T. W. Lynch
C. A. Brusch	*F. A. Masse
E. J. Danehy	Harry Mazman
J. F. Griffin	D. M. Murphy
A. D. Jones	*P. J. Nelligan
*Peter Kramer, Jr.	E. B. Tinker
R. P. Kramer	J. T. White
*J. D. Lynch	F. R. Zelck

ASSETS

Commercial Department \$3,741,660.26
Savings Department 1,641,742.59

CHATHAM

CHATHAM TRUST COMPANY
MAIN STREET

C. A. Bearse J. W. Deer
PRESIDENT TREASURER

DIRECTORS

C. A. Bearse	J. T. Manson, II
*E. B. Ellis	K. H. Pratt
*C. C. Harding	*H. F. Reynolds
F. W. Howes	

ASSETS

Commercial Department \$1,720,328.37
Savings Department 1,336,099.94

CHELMSFORD

CHELMSFORD BANK AND TRUST COMPANY
44 CENTRAL SQUARE

W. C. Lahue F. E. Dupee
PRESIDENT TREASURER

DIRECTORS

L. R. Currie	*C. A. E. Peterson
F. C. Field	Saul Stone
J. E. Jacoby	Cornelius Thibeault
*R. E. Johnson	*M. E. Weeks
*W. C. Lahue	*E. V. Whalen
W. E. Merrill	

ASSETS

Commercial Department \$2,001,013.59
Savings Department 355,919.69

CLINTON

CLINTON TRUST COMPANY
77-79 HIGH STREET

BRANCH OFFICE
MAIN STREET, STERLING

F. W. Fleischner C. J. Noon
PRESIDENT TREASURER

DIRECTORS

C. R. Abbott	D. H. Dorr, Jr.
*J. A. Davis	F. W. Fleischner
Jonathan Davis	C. J. Noon
*D. H. Dorr, Sr.	*F. A. O'Toole

ASSETS

Commercial Department \$8,729,864.81
Savings Department 3,255,414.53
Trust Department 388,085.82

DEDHAM

DEDHAM TRUST COMPANY
567 HIGH STREET

G. A. Whitney E. W. Robinson
PRESIDENT TREASURER

DIRECTORS

H. J. Cannon	F. W. Musche
*H. J. Carney	Stephen Paine
R. B. Conant, Jr.	*H. M. Putnam
A. G. Geishecker	*J. J. Riley
R. P. Greaves	F. W. Rust, Jr.
*F. A. Hunt	*H. B. Siegle
A. L. Lee	*G. M. Summers, Jr.
*C. J. Monahan	R. J. Vitelli
*F. J. Moran	G. A. Whitney
*J. J. Morley	

ASSETS

Commercial Department \$1,615,506.72
Savings Department 298,999.03

FALL RIVER

B. M. C. DUFEE TRUST COMPANY
80 NORTH MAIN STREET

BRANCH OFFICE
77 BANK STREET

J. S. Brayton J. S. Brayton, Jr.
PRESIDENT TREASURER

DIRECTORS

F. L. Armitage	*W. R. S. Eaton
G. R. Ashworth	*W. C. Hathaway
*T. B. Bassett	*T. J. Hudner
D. A. Brayton	Prescott Jennings
*Edward Brayton	*William Mason
Israel Brayton	*C. M. Moran
*J. S. Brayton	D. S. Schneierson
L. S. Brayton	M. N. Sobloff
*M. R. Brown	*M. F. Welsh
L. S. Chace, Jr.	*M. A. Westgate
H. E. Clarkin	*A. J. Wood

ASSETS

Commercial Department \$19,113,505.34
Savings Department 11,817,686.61
Trust Department 24,562,610.92

*Savings Department Investment Committee Member.

FALL RIVER TRUST COMPANY
43 NORTH MAIN STREET

BRANCH OFFICES
1219 PLEASANT STREET
1649 SOUTH MAIN STREET
1045 COUNTY STREET, SOMERSET

G. W. Graham Anthony Perry
PRESIDENT TREASURER

DIRECTORS

J. A. Faria *A. G. Pierce
S. S. Feinberg *D. J. Richardson
*Noel Giard R. T. Small
*G. W. Graham H. G. Squire
J. E. O'Neil S. J. Waring

ASSETS

Commercial Department \$15,125,813.31
Savings Department 13,983,823.49

FRAMINGHAM

FRAMINGHAM TRUST COMPANY
79 CONCORD STREET

BRANCH OFFICES
12 FRONT STREET, ASHLAND
5 EDGELL ROAD, FRAMINGHAM CENTRE
SHOPPERS' WORLD, FRAMINGHAM
UNION AVENUE
818 WASHINGTON STREET, HOLLISTON
PINEFIELD SHOPPING CENTER, SAXONVILLE
OLD CONCORD ROAD, SOUTH SUDBURY

J. R. Perini E. H. Shortiss, Jr.
PRESIDENT TREASURER

DIRECTORS

*W. B. Brockelman R. G. MacPherson
D. S. Clark *J. R. Perini
*H. A. Fitts *J. J. Prindiville, Jr.
*R. L. Hilliard C. A. Sheridan
*C. F. Long W. J. Turenne

ASSETS

Commercial Department \$20,295,242.58
Savings Department 10,195,821.63
Trust Department 462,855.72

GARDNER

GARDNER TRUST COMPANY
25 MAIN STREET

BRANCH OFFICES
MAIN STREET, ASHBURNHAM
ELM STREET, BALDWINVILLE
PEARSON BOULEVARD, GARDNER

H. D. Ferguson K. B. Mann
PRESIDENT TREASURER

DIRECTORS

*C. R. Beauregard P. H. Loughlin, Jr.
P. J. Carney C. E. Nichols
*H. D. Ferguson F. R. Pierce
H. W. Gates Tadeusz Sadowski
R. B. Greenwood *J. H. Stuart
*W. N. Hadley W. C. Troendle
O. G. Hedstrom C. G. Watkins
*R. W. Kelley

ASSETS

Commercial Department \$6,563,418.48
Savings Department 3,448,137.80
Trust Department 825,307.74

GLOUCESTER

GLOUCESTER SAFE DEPOSIT AND
TRUST COMPANY
191 MAIN STREET

F. M. Bundy J. J. Roach
PRESIDENT TREASURER

DIRECTORS

*E. R. Abbott L. C. McEwen
E. R. Andrews *A. L. Morton
F. M. Bundy Isaac Patch
H. H. Bundy, Jr. J. A. Ryan
J. R. Cahill, Jr. *C. K. Steele
*E. A. Hagstrom F. B. Sullivan
*B. A. Kerr *T. M. Vye
Leonard Linquata

ASSETS

Commercial Department \$4,434,361.07
Savings Department 2,853,449.51
Trust Department 1,173,947.39

GREENFIELD

FRANKLIN COUNTY TRUST COMPANY
324 MAIN STREET

H. V. Erickson B. S. Richardson
PRESIDENT TREASURER

DIRECTORS

*F. R. Andrews R. H. Harper
F. L. Boyden W. J. Hosmer
*H. V. Erickson W. S. Keith
J. A. Gunn D. C. Lunt
*J. W. Haigis R. S. Reid

ASSETS

Commercial Department \$9,598,248.10
Savings Department 6,041,536.18
Trust Department 6,886,490.99

HARWICH

CAPE COD TRUST COMPANY
MAIN STREET, HARWICH PORT

BRANCH OFFICE
MAIN STREET, ORLEANS

C. P. Bearse, Jr. C. W. Megathlin, Jr.
PRESIDENT TREASURER

DIRECTORS

*C. P. Bearse, Jr. *E. L. Sims
*G. C. Clark *H. F. Smith
*B. K. Jerault *H. H. Snow
*H. C. Maloney *R. B. Snow
*C. W. Megathlin, Jr. *E. E. Sparrow
*R. C. Nickerson *M. W. Wiley
*O. R. Ragan

ASSETS

Commercial Department \$5,951,128.39
Savings Department 1,468,245.71
Trust Department 192,873.18

*Savings Department Investment Committee Member.

HOLYOKE

HADLEY FALLS TRUST COMPANY
58 SUFFOLK STREET

BRANCH OFFICES

1 MAIN STREET
253 SOUTH STREET
124 CABOT STREET, CHICOPEE
66 MAIN STREET, CHICOPEE FALLS
WESTOVER AIR FORCE BASE,
CHICOPEE FALLS

G. V. Wallace, Jr. D W. Fletcher
PRESIDENT TREASURER

DIRECTORS

J. L. Barowsky	J. D. Minor
*J. S. Begley	H. E. Pihl
*R. F. Blount	*J. F. Shaw
H. V. Burgee	William Skinner, II
*B. W. Childs	*H. J. Szewczynski
F. C. Heywood	D. R. Taber
W. J. Mills	G. V. Wallace

ASSETS

Commercial Department	\$28,585,258.08
Savings Department	10,035,895.34
Trust Department.	9,928,420.55

HYANNIS

HYANNIS TRUST COMPANY
307 WEST MAIN STREET

BRANCH OFFICES

596 MAIN STREET
MAIN STREET, OSTERVILLE

G. C. Besse
PRESIDENT

W. P. Lovejoy, Jr.
TREASURER

DIRECTORS

*L. V. Arenovski	*G. W. Moore
*G. C. Besse	*H. L. Murphy
*A. H. Castonguay	*T. J. Powers
*W. B. Chase	*A. W. Rockwood
*C. J. Daniel	*R. F. Sims
*Russell Makepeace	

ASSETS

Commercial Department	\$8,176,300.29
Savings Department	3,310,066.62
Trust Department	740,968.13

LAWRENCE

ARLINGTON TRUST COMPANY
305 ESSEX STREET

BRANCH OFFICES

9 BROADWAY, 348 JACKSON STREET
15 LAWRENCE STREET, 1 WINTHROP AVENUE
CENTRAL STREET, MIDDLETON
149 MAIN STREET, NORTH ANDOVER

D. J. Murphy, Jr. E. V. Reed
PRESIDENT TREASURER

DIRECTORS

J. N. Anderson	J. A. Lamprey
J. J. Arundel	A. P. Manzi
G. G. Brown	V. J. Mill, Jr.
W. H. Daly	*D. J. Murphy, Jr.
H. R. Dow, Jr.	R. V. O'Sullivan
L. C. Eidam	I. E. Rogers, Jr.
J. E. Fenton	*G. A. Schlott
W. A. Flynn	*R. R. Siskind
*T. F. Gallagher	D. J. Sullivan
*F. A. Higgins	R. P. Sumberg
J. B. Ippolito	M. M. Warshaw
M. W. Kenney	A. P. Zappala
F. B. Kittredge	

ASSETS

ASSETS	
Commercial Department	\$26,918,306.69
Savings Department	13,906,001.51
Trust Department	46,081.69

LEXINGTON

LEXINGTON TRUST COMPANY
1822 MASSACHUSETTS AVENUE

BRANCH OFFICE
78 GREAT ROAD, BEDFORD

C. W. Walker
PRESIDENT

Raymond Scheublin
TREASURER

DIRECTORS

A. G. Adams	*R. W. Maynard
C. G. Davis	R. C. Merriam
*A. H. Hayden	D. E. Nickerson
*R. H. Holt	C. S. Walker
*T. G. Lynah	

ASSETS

Commercial Department	\$11,321,750.66
Savings Department	2,352,254.75
Trust Department	12,374.86

LYNN

ESSEX TRUST COMPANY
25 EXCHANGE STREET

BRANCH OFFICES

414 BROADWAY, 11 MARKET SQUARE
1 WILLOW STREET
434 HUMPHREY STREET, SWAMPSCOTT

T. D. Chatfield
PRESIDENT

W. H. Pigott
TREASURER

DIRECTORS

H. E. Ayer	J. J. Leonard
F. E. Bowers	H. R. Mayo, Jr.
R. P. Breed	M. F. McGrath
*T. D. Chatfield	A. S. Potter
H. B. Cushman	Harry Remis
*H. L. Huxtable	*T. W. Rogers
R. H. Illingworth	M. W. Rolfe
C. W. Kessler	D. H. Smith

ASSETS

Commercial Department	\$32,484,218.71
Savings Department	9,896,152.34
Trust Department	4,752,429.28

*Savings Department Investment Committee Member.

LYNN SAFE DEPOSIT & TRUST COMPANY
109 MARKET STREET

C. E. Harwood R. M. Dunbar
PRESIDENT TREASURER

DIRECTORS

W. J. Breed R. F. Hunter
W. F. Dee L. V. MacDuff
David Dunbar J. H. Mattson
*R. M. Dunbar *H. H. Winslow
*C. E. Harwood

ASSETS

Commercial Department \$6,095,174.84
Savings Department 1,223,050.12
Trust Department 4,138,219.43

SECURITY TRUST COMPANY
66 CENTRAL SQUARE

BRANCH OFFICE

33 MARKET SQUARE

H. D. Marsh B. F. Carey
PRESIDENT TREASURER

DIRECTORS

T. C. Cooke *D. H. Marsh
J. B. Donovan *H. D. Marsh
*C. C. Handy W. T. Murphy
*J. M. Hoague A. P. Reed
*S. A. Hutchison Stanley Shmishkiss
S. C. Hutchison G. J. Tauro
*S. H. Jaffee E. S. Underwood
G. O. Latour *E. M. Winslow
E. W. Lawson

ASSETS

Commercial Department \$17,646,261.05
Savings Department 9,363,056.56
Trust Department 992,150.72

MALDEN

MALDEN TRUST COMPANY
94 PLEASANT STREET

Hildreth Auer A. V. Seaward
PRESIDENT TREASURER

DIRECTORS

Hildreth Auer *H. E. MacInnis
L. S. Burke *James Millen
*T. H. Bush C. W. Spencer
C. H. Dennis *C. F. Springall
H. W. Fitzpatrick J. A. Volpe
H. N. Flanders L. B. Waring
H. A. Hall, Jr. S. H. Wellman
*W. C. Hamilton

ASSETS

Commercial Department \$24,979,590.05
Savings Department 3,356,566.97
Trust Department 11,691,218.33

MANCHESTER

MANCHESTER TRUST COMPANY
25 UNION STREET

H. C. Cann H. C. Cann
PRESIDENT TREASURER

DIRECTORS

*Gordon Abbott A. R. Knight
*H. C. Cann *R. H. Knight
*C. E. Dodge *Edward Morley
*A. M. Herrold *G. A. Sinnicks
S. C. Hooper

ASSETS

Commercial Department \$1,465,700.90
Savings Department 748,392.73

MEDFORD

DEPOSITORS TRUST COMPANY
55 HIGH STREET

L. P. Harrington T. R. Peaslee
PRESIDENT TREASURER

DIRECTORS

R. J. Barbo J. P. Gately
*Joseph Blumsack *L. P. Harrington
F. B. Bowman *R. M. Malloy
*A. R. Cataldo Abraham Moskow
P. J. Crehan J. A. Novelline
*J. J. Finnin *J. V. O'Leary

ASSETS

Commercial Department \$3,181,676.38
Savings Department 804,350.92

MELROSE

MELROSE TRUST COMPANY
495 MAIN STREET

BRANCH OFFICES

44 WEST WYOMING AVENUE
516 FRANKLIN STREET, MELROSE HIGHLANDS

H. H. Feltham P. H. Messer
PRESIDENT TREASURER

DIRECTORS

*C. L. Allen *L. R. Moulton
*H. H. Feltham *E. H. Perkins
*J. W. Killam, Jr. *Ernest Rotondi
*L. W. Lloyd *R. J. W. Stone
*K. L. MacLachlan *C. C. Swett

ASSETS

Commercial Department \$8,267,641.89
Savings Department 1,948,399.25

*Savings Department Investment Committee Member.

MIDDLEBOROUGH

MIDDLEBOROUGH TRUST COMPANY
10 CENTER STREET

R. W. Tillson M. C. Drake
PRESIDENT TREASURER

DIRECTORS

*H. K. Atkins	A. A. Thomas
*Fletcher Clark, Jr.	*R. W. Tillson
R. L. Cushing	C. P. Washburn
Robert Goldstein	J. C. Whitcomb
*A. M. Kramer	W. C. Wilkie
E. B. Lynde	*T. N. Wood

ASSETS

Commercial Department	.....	\$5,418,296.82
Savings Department	.....	4,220,730.67
Trust Department	.....	582,508.88

NATICK

NATICK TRUST COMPANY
34 MAIN STREET

BRANCH OFFICE

WETHERSFIELD ROAD AND WORCESTER
TURNPIKE, NATICK

F. C. Bishop F. M. Bishop
PRESIDENT TREASURER

DIRECTORS

*F. C. Bishop	B. W. Johnson, Jr.
F. M. Bishop	*W. D. Leavitt
*A. B. Fair	A. J. Montgomery
M. W. Fairbanks	*W. H. Townsend
*H. H. Ham, Jr.	*L. E. Whipple

ASSETS

Commercial Department	.....	\$9,569,487.84
Savings Department	.....	3,462,272.01

NORTH ADAMS

NORTH ADAMS TRUST COMPANY
78 MAIN STREET

G. H. Higgins H. G. Webster
PRESIDENT TREASURER

DIRECTORS

F. A. Bond	J. E. Magenis
E. O. Brown	W. J. Nolan
*R. L. Brown	Isadore Shapiro
*H. J. Hewat	*C. E. Stoneham
*G. H. Higgins	R. K. Thompson
R. A. Hunter	J. E. Wall

ASSETS

Commercial Department	.....	\$6,329,666.34
Savings Department	.....	2,648,536.12
Trust Department	.....	2,627,878.61

NORWOOD

NORWOOD BANK & TRUST COMPANY
185 CENTRAL STREET, NORWOOD

Donald Kirkpatrick R. T. Murphy
PRESIDENT TREASURER

DIRECTORS

*R. H. Bruce	*H. J. Korslund
*H. B. Capen	*R. T. Murphy
*L. J. Danovitch	*C. P. Nead
*W. J. Dempsey	*A. P. Pearce, Jr.
*W. J. Hildebrand	*W. E. Steere
*C. A. Johnson	*B. G. Sykes
*Donald Kirkpatrick	

ASSETS

Commercial Department	.....	\$2,293,451.21
Savings Department	.....	2,533,753.92

PITTSFIELD

THE BERKSHIRE TRUST COMPANY
54 NORTH STREET

BRANCH OFFICE

29 CHESHIRE ROAD, PITTSFIELD

F. A. Strom C. H. Evans
PRESIDENT TREASURER

DIRECTORS

J. E. Dery	D. B. Miller
Daniel England, Jr.	*F. M. Myers
J. C. Hart	T. C. Nelson
*R. S. Hibbard	*F. A. Strom
J. T. Kelley	*W. A. Whittlesey
G. F. Knight	H. H. Williams, Jr.

ASSETS

Commercial Department	.....	\$7,471,332.17
Savings Department	.....	3,444,534.60
Trust Department	.....	4,638,080.47

QUINCY

QUINCY TRUST COMPANY
1486 HANCOCK STREET

BRANCH OFFICES

19 COTTAGE AVENUE, QUINCY
415 HANCOCK STREET, NORTH QUINCY
651 HANCOCK STREET, WOLLASTON
106 PLEASANT STREET, SOUTH WEYMOUTH

C. J. Weeden M. A. Weeden
PRESIDENT TREASURER

DIRECTORS

*P. E. Barbour	A. K. Martin
L. F. Blackwell	W. C. O'Meara
W. H. Emerson	G. D. Reardon
*F. H. Foy	R. E. Remick
*H. A. Gallagher	*J. E. Robbie
S. G. Jarvis	C. W. Ten Broeck
J. W. Kapples	*C. J. Weeden

ASSETS

Commercial Department	.....	\$18,504,156.41
Savings Department	.....	6,778,230.81

*Savings Department Investment Committee Member.

RANDOLPH

RANDOLPH TRUST COMPANY
173 NORTH MAIN STREET

BRANCH OFFICE

SOUTH FRANKLIN STREET, HOLBROOK

J. V. Donovan T. A. Gould
PRESIDENT TREASURER

DIRECTORS

*E. L. Chase	*F. J. Leahy
*C. L. Claff	*W. J. Leahy
*M. J. Diauto	*Anthony Marino
*J. V. Donovan	*J. F. Megley
*T. A. Gould	*H. F. Sherman
*E. V. Grabill	*M. E. Young

ASSETS

Commercial Department \$4,958,755.89
Savings Department 1,714,135.00

ROCKLAND

ROCKLAND TRUST COMPANY
288 UNION STREET

BRANCH OFFICES

2 STAGE COACH WAY, COHASSET
MONUMENT SQUARE, HULL
MAIN STREET, HANSON
COLUMBIA ROAD, HANOVER
OCEAN STREET, MARSHFIELD
FRONT STREET, SCITUATE

J. F. Spence W. C. Pratt
PRESIDENT TREASURER

DIRECTORS

J. B. Arnold	*Philip Mulvihill
S. P. Davies	E. J. Phelps
*R. L. Fish	Lot Phillips, II
G. W. Freeman	*N. A. Pool
R. J. Geogan	H. L. Shepherd
J. H. Hunt	*J. F. Spence
C. K. Lake	*J. F. Spence, Jr.
N. G. MacDonald	R. D. Tedeschi
Leo McCarthy	*E. P. White
E. A. Mulvey	*A. P. Wilcox

ASSETS

Commercial Department \$19,684,555.57
Savings Department 5,633,567.10
Trust Department 2,434,597.76

SALEM

NAUMKEAG TRUST COMPANY
217 ESSEX STREET

H. G. Macomber L. H. Pauling
PRESIDENT TREASURER

DIRECTORS

A. E. Arnold	R. C. Dick
B. T. Atwood	*M. F. Flynn
R. B. M. Barton	*C. F. Grush
E. M. Batchelder	F. A. Hebard
L. H. Coffin	*H. G. Macomber
B. E. Cox	*I. J. Martin
*D. N. Crowley	M. S. Smith
H. E. Davenport	*W. B. Welch

ASSETS

Commercial Department \$20,165,165.46
Savings Department 4,175,781.42
Trust Department 9,674,820.90

SAUGUS

SAUGUS TRUST COMPANY
466 LINCOLN AVENUE

BRANCH OFFICE

13 MAIN STREET

H. P. Mason H. C. Ramsdell
PRESIDENT TREASURER

DIRECTORS

*R. J. Chiabrandy	Joseph Haskell
*F. J. England	*H. P. Mason
C. P. Flynn	*H. C. Ramsdell
H. T. Gibbs	*L. P. Sanborn
C. P. Gibson	*L. E. Stone

ASSETS

Commercial Department \$3,035,358.33
Savings Department 2,449,233.19

SPRINGFIELD

SPRINGFIELD SAFE DEPOSIT
AND TRUST COMPANY
127 STATE STREET

BRANCH OFFICES

27 WILLOW STREET

14 MAPLE STREET, EAST LONGMEADOW
142 MAIN STREET, MONSON

R. R. Emerson R. R. Filley
PRESIDENT TREASURER

DIRECTORS

*C. L. Blake	W. B. Kirkham
*A. A. Carroll	*Edward Kronvall
C. J. Chambers	*E. T. Malone
Brewer Corcoran	J. H. Mitchell
L. W. Doherty	L. J. Presson
*R. R. Emerson	*C. L. Richards
J. S. Fairchild	W. W. Sample
G. J. Gallan	G. W. Streeter
E. G. Gaylord	P. D. Weathers
C. R. Johnson	W. F. Young

ASSETS

Commercial Department \$40,501,056.71
Savings Department 2,396,093.57
Trust Department 44,296,393.83

VALLEY BANK AND TRUST COMPANY
1351 MAIN STREET

BRANCH OFFICES

315 BOSTON ROAD, 37 HARRISON AVENUE
9 LIBCAR STREET, 1531 MAIN STREET
3316 MAIN STREET, 69 MARKET STREET
618 PAGE BOULEVARD, 1242 PARKER STREET
794 STATE STREET, 461 SUMNER AVENUE
51 SPRINGFIELD STREET, AGAWAM
144 MAIN STREET, INDIAN ORCHARD
398 LONGMEADOW STREET, LONGMEADOW
225 MEMORIAL AVENUE, WEST SPRINGFIELD

B. H. MacLeod
PRESIDENT

F. E. Hatch
TREASURER

DIRECTORS

E. J. Breck
*J. S. Bulkley
H. J. Cadwell
C. G. Carter
*R. L. Ericson
*W. A. Fuller
*W. E. Godfrey
A. J. Guffanti
A. S. Johnson
Richmond Lewis
*W. A. Lieson
*B. M. MacLeod
R. G. Moore

R. K. Mueller
John Oakley
Catherine O'Brien
M. F. Peterson
*R. L. Putnam, Jr.
*H. M. Sauers
*J. J. Shea
C. A. Steiger
F. S. Vanderbrouk
Norman Wallace
J. T. Wright
C. G. Young

ASSETS

Commercial Department \$88,378,890.30
Savings Department 18,922,390.99
Trust Department 38,480,494.31

TAUNTON

BRISTOL COUNTY TRUST COMPANY
43 TAUNTON GREEN

J. S. Gwinn
PRESIDENT

L. W. Chace
TREASURER

DIRECTORS

*L. W. Chace
*G. F. Clapp
*W. E. Forbes
*C. R. Galligan
*A. D. Gebelein
*J. S. Gwinn
*R. H. Hallowell
*S. N. McNeilly

*E. J. O'Brien
*A. S. O'Keefe
*L. W. Phillips
*A. B. Pierce
*T. T. Tweedy
*E. K. Vanderwarker
*E. S. White

ASSETS

Commercial Department \$10,935,654.48
Savings Department 4,485,773.63
Trust Department 280,204.82

WAKEFIELD

WAKEFIELD TRUST COMPANY
365 MAIN STREET

BRANCH OFFICE

AMERICAN MUTUAL INSURANCE
COMPANY BUILDING OFF NORTH AVENUE

E. E. Laughton
PRESIDENT

C. W. Vik
TREASURER

DIRECTORS

*M. G. Beebe
H. A. Bouve
*G. J. Evans
*H. N. Goodspeed
*E. E. Laughton

*R. B. Oliver
A. W. Rockwood
*J. F. White
J. B. Wiswall

ASSETS

Commercial Department \$9,915,420.58
Savings Department 1,837,881.89
Trust Department 1,281,710.67

WALTHAM

GUARANTY TRUST COMPANY OF WALTHAM
633 MAIN STREET

C. A. Dolan, Jr.
PRESIDENT

A. B. Hollis
TREASURER

DIRECTORS

Martin Cerel
Bernardo Corsi
A. R. Derderian
C. E. Dockser
C. A. Dolan, Jr.
Joseph Drapkin
*A. B. Hollis
Ray Johnson
D. S. Kunian
Charles Malone

*Raymond Marchi
Saverio Nardelli
A. B. Nardone
J. B. Natoli
*L. G. Natoli
C. P. Pieper
*J. S. Rando
A. L. Roberts
William Schwartz

ASSETS

Commercial Department \$6,236,925.17
Savings Department 1,198,608.25

NEWTON-WALTHAM BANK AND
TRUST COMPANY
637 MAIN STREET, WALTHAM

BRANCH OFFICES

319 AUBURN STREET, AUBURNDALE
74 MAIN STREET, COCHITUATE
282 WASHINGTON STREET, NEWTON
808 BEACON STREET, NEWTON CENTRE
93 UNION STREET, NEWTON CENTRE
1160 WALNUT STREET, NEWTON HIGHLANDS
303 WALNUT STREET, NEWTONVILLE
242 NEEDHAM STREET, NEWTON UPPER FALLS
1 CHESTNUT STREET, WEST NEWTON
466 WOODWARD STREET, WABAN
1097 LEXINGTON STREET, WALTHAM
854 MAIN STREET, WALTHAM
100 MAPLE STREET, WALTHAM
23 MOODY STREET, WALTHAM
318 MOODY STREET, WALTHAM
458 BOSTON POST ROAD, WESTON

G. L. White
PRESIDENT

S. J. Caruso
TREASURER

DIRECTORS

W. D. Brooks, Jr.
*G. P. Davis
J. J. Flynn, III
Bartlett Harwood
E. F. Leathem
M. F. MacNeil
*T. F. Neelon
*W. H. Nichols
I. C. Paul
F. T. Putney
N. S. Rabb

*F. L. Richardson
I. S. Roe
K. W. Rogers
D. W. Stapleton
J. S. Stone
H. G. Travis
*J. H. Walsh
*G. L. White
W. F. Wingard
B. F. Wood

ASSETS

Commercial Department \$57,849,123.81
Savings Department 11,083,031.07
Trust Department 22,362,807.52

WARE		WINCHESTER	
WARE TRUST COMPANY		WINCHESTER TRUST COMPANY	
73 MAIN STREET		35 CHURCH STREET	
W. M. Hyde PRESIDENT		H. W. Chapin TREASURER	
DIRECTORS		BRANCH OFFICE	
J. H. Bryson L. B. Campbell W. M. Hyde G. A. Mixter J. F. Nields		16 MOUNT VERNON STREET	
John Pilch Fulton Rindge A. H. Schoonmaker W. W. Shuttleworth		V. C. Ambrose PRESIDENT	
ASSETS		C. W. Butler TREASURER	
Commercial Department \$5,046,182.81		DIRECTORS	
Trust Department 516,070.82		*V. C. Ambrose *E. B. Dade *N. H. Fitzgerald *H. H. Ford *D. S. Greer	
WELLESLEY		*R. J. Holmes *C. W. Nash *W. L. Parsons H. S. Richardson *H. K. Spencer	
WELLESLEY TRUST COMPANY		ASSETS	
342 WASHINGTON STREET, WELLESLEY HILLS		Commercial Department \$7,188,469.80	
BRANCH OFFICE		Savings Department 1,926,565.95	
984 WORCESTER STREET, WELLESLEY		WORCESTER	
H. D. Terry PRESIDENT		COMMERCE BANK & TRUST COMPANY	
A. T. Purinton TREASURER		240 MAIN STREET	
DIRECTORS		Aaron Krock PRESIDENT	
*C. D. Aldrich *D. H. Danforth Moses Ellis C. E. Fuller *R. J. Keltie C. F. Machen		William Roberts TREASURER	
H. L. Niles *H. L. Peabody *J. A. Peckham *Luella B. Studley *H. D. Terry H. D. White		DIRECTORS	
ASSETS		Peter Bell M. J. DiPeirro H. S. Gold Aaron Krock Barry Krock	
Commercial Department \$5,639,109.69		A. G. Lajoie Charles Maykel F. W. Murthur William Roberts Joseph Talamo	
Savings Department 2,194,265.74		ASSETS	
		Commercial Department \$6,496,788.94	
		Savings Department 2,116.00	

* Savings Department Investment Committee Member.

<div>GUARANTY BANK & TRUST COMPANY</div> <div>386 MAIN STREET</div> <div>BRANCH OFFICES</div> <div>COMMERCIAL AND CENTRAL STREETS</div> <div>51 GOLD STAR BOULEVARD</div> <div>655 PARK AVENUE</div> <div>R. A. Erickson PRESIDENT</div> <div>C. W. Ribb TREASURER</div> <div>DIRECTORS</div> <div><div><div>*W. R. Ballard</div><div>Nils Bjork</div><div>J. N. Engelsted</div><div>*R. A. Erickson</div><div>Andrew Gebski</div><div>*O. V. Gustafson</div><div>F. L. Harrington</div><div>O. G. Hedstrom</div><div>Jacob Hiatt</div><div>B. F. Jalar</div><div>G. N. Jeppson</div></div><div><div>*John Jeppson</div><div>G. A. Johnson</div><div>H. P. Johnson</div><div>A. R. LeMieux</div><div>Myles Morgan</div><div>R. L. Olson</div><div>B. E. Petterson</div><div>*C. M. Stanley</div><div>P. J. Styffe</div><div>C. W. Swanson</div><div>E. S. Wright</div></div></div> <div>ASSETS</div> <div><div>Commercial Department</div><div>Savings Department</div><div>Trust Department</div></div> <div><div>\$35,959,917.19</div><div>14,367,536.81</div><div>38,789.26</div></div>	<div>WORCESTER COUNTY TRUST COMPANY</div> <div>446 MAIN STREET</div> <div>BRANCH OFFICES</div> <div><div>537 LINCOLN STREET</div><div>344 MAIN STREET</div><div>295 PARK AVENUE</div><div>57 PEARL STREET</div><div>DRURY SQUARE, AUBURN</div><div>COMMON STREET, BARRE</div><div>533 MAIN STREET, FITCHBURG</div><div>1116 MAIN STREET, HOLDEN</div><div>181 MAIN STREET, NORTH BROOKFIELD</div><div>374 MAPLE AVENUE, SHREWSBURY</div><div>249 MAIN STREET, SOUTHBRIDGE</div><div>170 MAIN STREET, SPENCER</div></div> <div>E. L. Clifford PRESIDENT</div> <div>H. I. Spencer, Jr. TREASURER</div> <div>DIRECTORS</div> <div><div><div>P. C. Beals</div><div>*A. H. Bullock</div><div>*Chandler Bullock</div><div>*E. L. Clifford</div><div>J. A. Crotty</div><div>W. G. Davis</div><div>R. S. Frost</div><div>A. J. Gifford</div><div>C. L. Goss</div><div>*F. C. Harrington</div><div>R. D. Harrington</div><div>Norman Harrower</div><div>R. A. Heald</div></div><div><div>F. W. Howe, Jr.</div><div>H. R. McIntosh</div><div>P. B. Morgan, Jr.</div><div>W. H. Perks</div><div>H. L. Plumley</div><div>A. W. Rice</div><div>W. H. Sawyer</div><div>E. W. Schumacher</div><div>H. G. Stoddard</div><div>R. W. Stoddard</div><div>J. S. Tomajan</div><div>E. E. Williams</div></div></div> <div>ASSETS</div> <div><div>Commercial Department</div><div>Savings Department</div><div>Trust Department.</div></div> <div><div>\$135,246,353.86</div><div>4,426,240.43</div><div>66,940,476.21</div></div>
--	---

* Savings Department Investment Committee Member.

CORPORATIONS SUBJECT TO CHAPTER 172A OF THE GENERAL LAWS

CHELSEA

CHELSEA MORRIS PLAN BANK AND
BANKING COMPANY
409 BROADWAY

R. C. Mansfield L. M. Lawson
PRESIDENT TREASURER

DIRECTORS

H. C. Amos R. C. Mansfield
J. J. Bodell, Jr. Harry O'Brien
C. E. Everett, Sr.

Total Assets \$492,202.15

LYNN

NORTH SHORE BANK & BANKING COMPANY
465 WASHINGTON STREET

BRANCH OFFICE

99 WASHINGTON STREET, SALEM

A. F. Gill A. F. Gill
PRESIDENT TREASURER

DIRECTORS

A. F. Gill J. H. Louis
C. H. Holler E. A. Mark
H. A. Johnson

Total Assets \$3,521,666.86

NEW BEDFORD

THE NEW BEDFORD MORRIS PLAN COMPANY
206 UNION STREET

J. G. Doyle G. G. Schuler
PRESIDENT TREASURER

DIRECTORS

E. J. Dalbec J. A. Norris, Jr.
J. G. Doyle G. G. Schuler
H. T. Kennedy F. H. Taber
John McCullough, III R. E. Taber

Total Assets \$2,366,684.37

WORCESTER

INDUSTRIAL CITY BANK & BANKING COMPANY
16 FRANKLIN STREET

BRANCH OFFICE

HARDING AND ELLSWORTH STREETS

H. M. Radcliffe G. P. Newton, Jr.
PRESIDENT TREASURER

DIRECTORS

R. W. Booth L. F. Harris
J. Z. Buckley R. N. Heald
H. C. Coley C. F. Morrison
I. J. Erikson H. M. Radcliffe
J. P. Franklin R. N. Symonds
Horace Gooch, Jr. G. F. Wright

Total Assets \$6,246,935.91

ABSTRACTS OF THE ANNUAL REPORTS
OF
TRUST COMPANIES
SHOWING
STATEMENTS OF CONDITION
OF ALL DEPARTMENTS
AND
CERTAIN OTHER INFORMATION RELATIVE TO
THE SAVINGS DEPARTMENTS
AS OF
THE CLOSE OF BUSINESS, DECEMBER 31, 1958

		ATHOL
ASSETS		
		ATHOL BANK & TRUST COMPANY
COMMERCIAL DEPARTMENT		
	Incorporated	Apr. 6, 1955
	Began Business	June 23, 1955
1	Cash, clearing and cash items in the process of collection	\$24,262.92
2	Balances with banks	224,082.76
3	U. S. Government obligations, direct and fully guaranteed	49,962.50
4	State, county and municipal obligations	--
5	Other bonds, notes and debentures	--
6	Corporate stocks	--
7	Real estate loans	71,602.56
8	Collateral loans	89,605.93
9	Unsecured loans	161,818.20
10	Installment loans	253,446.82
11	Overdrafts	--
12	Banking house, owned directly or indirectly, vaults, furniture, and fixtures	20,042.71
13	Other real estate owned, etc., directly or indirectly	--
14	Customers' liability on acceptances outstanding	--
15	Prepaid expenses	1,934.47
16	Interest accrued but not collected	--
17	Other assets	5,795.10
18	Total	\$902,553.97
SAVINGS DEPARTMENT		
19	Began business	June 23, 1955
20	Deposits draw interest from	Monthly on 1st
21	Interest is payable	May 1 - Nov. 1
22	Cash, checks and cash items	\$1,895.82
23	Balances with banks	9,308.38
24	Due from Commercial department	6,137.49
25	U. S. Government obligations, direct and fully guaranteed	73,818.75
26	Other public funds	--
27	Railroad bonds	--
28	Telephone company bonds	--
29	Gas, electric and water company bonds	--
30	Other bonds	10,000.00
31	Bank and fire insurance company stock	--
32	Securities acquired for debt	--
33	Real estate loans	259,152.70
34	Other loans	24,730.00
35	Real estate owned, etc.	--
36	Income accrued but not collected	128.35
37	Other assets	--
38	Total	\$385,171.49
TRUST DEPARTMENT		
39	Government, state and municipal bonds	No Trust Department
40	Other bonds	
41	Stocks	
42	Loans on real estate	
43	Other loans	
44	Real estate by foreclosure, etc.	
45	Real estate owned	
46	Deposits subject to check	
47	Other bank deposits	
48	Tangible personal property	
49	Other assets	
50	Total	

ATTLEBORO	BEVERLY	BOSTON		
ATTLEBORO TRUST COMPANY	BEVERLY TRUST COMPANY	BOSTON SAFE DEPOSIT AND TRUST COMPANY	CITY BANK & TRUST COMPANY	FIDUCIARY TRUST COMPANY
Nov. 23, 1910 Mar. 6, 1911 \$308,227.40 1,752,817.72 3,654,029.62 -- 40,119.15 16,325.00 415,860.84 688,102.03 1,438,241.10 416,146.27 408.33 260,342.86 -- -- 5,337.44 28,452.72 11,271.16	Mar. 27, 1914 Aug. 3, 1914 \$345,360.72 493,649.92 1,407,662.24 461,784.41 10,037.50 -- 191,424.90 1,022,337.97 333,500.53 1,564,063.49 3,249.72 206,685.44 -- -- 8,496.46 20,051.65 6,038.55	Apr. 13, 1867 June 1, 1875 \$3,265,131.07 5,760,765.78 39,649,933.25 18,832,596.32 3,428,341.39 -- -- 10,501,619.21 4,057,342.00 -- 1,147.18 650,000.00 -- -- 40,746.46 403,617.95 112,026.51	Aug. 6, 1956 Feb. 5, 1957 \$632,006.78 1,599,824.71 6,026,056.53 -- -- 225,131.36 1,463,660.40 2,336,955.88 1,984,143.87 2,753.42 135,083.67 -- 105,471.24 -- -- 10,607.59	Mar. 30, 1928 Apr. 15, 1928 \$501,500.00 999,291.66 7,931,635.03 1,896,484.34 322,176.87 -- -- 1,018,256.61 -- -- -- 21,585.03 -- -- -- -- 5,635.01
\$9,035,681.64	\$6,074,343.50	\$86,703,267.09	\$14,521,695.45	\$12,696,564.55
Mar. 30, 1911 Monthly on 5th June 10-Dec. 10 \$19,955.15 53,551.52 75,527.77 1,250,768.58 -- -- -- -- -- -- 2,351,533.32 1,528.00 -- -- 10,915.92	Aug. 3, 1914 Monthly on 3rd Jan. 15-July 15 \$2,339.37 59,901.99 25,711.58 1,828,214.11 379,638.78 25,000.00 -- 10,081.68 -- 1,500.00 -- 2,880,632.93 47,396.09 -- 16,518.47 --	No Savings Department	Feb. 5, 1957 Monthly on 1st Jan. 15-July 15 \$1,297.85 60,731.41 36,205.35 169,078.13 -- -- -- -- -- -- 872,869.04 276,324.00 -- -- --	No Savings Department
\$3,763,780.26	\$5,276,935.00		\$1,416,505.78	
\$323,935.19 66,942.00 499,757.92 80,195.87 -- -- 104,000.00 30,789.39 61,722.83 25.00 45,367.18	-- -- \$46,353.71 -- -- -- -- 358.08 34,659.33 -- 10.00	\$118,112,600.96 88,530,560.86 226,284,660.63 361,297.89 332,727.61 -- 4,149,400.72 14,233,752.14 3,369,741.43 299,036.02 134,689.29	No Trust Department	\$30,822,779.86 14,655,061.41 68,175,144.74 79,002.00 165,110.27 -- 90,298.15 3,206,505.45 119,109.11 3,740.80 170,559.25
\$1,212,735.38	\$81,381.12	\$455,808,467.55		\$117,487,311.04

		ATHOL
LIABILITIES		ATHOL BANK & TRUST COMPANY
COMMERCIAL DEPARTMENT		
1	Demand deposits of individuals, partnerships and corporations	\$550,702.48
2	Time deposits of individuals, partnerships and corporations	68,767.75
3	Deposits of U. S. Government (including Postal Savings)	20,138.26
4	Deposits of states, counties, and municipalities	70,435.49
5	Deposits of banks	26,340.76
6	Due to Savings Department	6,137.49
7	Other deposits (certified, officers' checks, etc.)	3,808.07
8	Bills payable and other liabilities for borrowed money	--
9	Mortgages or other liens on foreclosed real estate, etc.	--
10	Acceptances executed by or for account of this trust company	--
11	Income collected not earned	19,059.00
12	Accrued for taxes, interest, expenses, etc.	--
13	Other liabilities	1,348.27
14	Capital stock Preferred	--
15	Capital stock Common	100,000.00
16	Surplus	25,000.00
17	Undivided profits	8,716.40
18	Preferred stock retirement fund	--
19	Other capital reserves	2,100.00
20	Total	\$902,553.97
SAVINGS DEPARTMENT		
21	Savings deposits	\$368,401.45
22	Club deposits	3,674.50
23	Income collected not earned	--
24	Accrued for taxes, interest, expenses, etc.	--
25	Other liabilities	1,042.35
26	Guaranty fund	2,692.00
27	Profit and loss, including net current period earnings	9,361.19
28	Other capital reserves	--
29	Total	\$385,171.49
SAVINGS DEPARTMENT INFORMATION AS OF DECEMBER 31, 1958		
30	Number of real estate loans	34
31	Average real estate loan	\$7,622.13
32	Average rate on real estate loans	5.60
33	Number of personal security loans	11
34	Average personal security loan	\$2,248.18
35	Average rate on personal security loan	4.09
36	Average rate on amount invested in securities	2.73
37	Average rate on amount invested in securities and loans	4.85
PERIOD, DECEMBER 31, 1957 TO DECEMBER 31, 1958		
38	Rate of interest paid	3.00
39	Amount of interest paid	\$9,272.09
40	Amount of deposits	\$196,902.07
41	Amount of withdrawals	\$144,183.12
42	Net increase	\$61,991.04
43	Number of deposits	1,400
44	Number of withdrawals	547
45	Number of accounts opened	103
46	Number of accounts closed	43
47	Net increase in number of accounts	60
48	Number of accounts, December 31, 1958	452
TRUST DEPARTMENT		
49	As trustee, executor, administrator, etc.	No Trust Department
50	Income	
51	Earnings not transferred to the Commercial Department	
52	Other liabilities	
53	Total	
54	As agent, custodian, etc.	
55	As corporate agent or trustee	

¹ Decrease.

ATTLEBORO	BEVERLY	BOSTON		
ATTLEBORO TRUST COMPANY	BEVERLY TRUST COMPANY	BOSTON SAFE DEPOSIT AND TRUST	CITY BANK & TRUST COMPANY	FIDUCIARY TRUST COMPANY
\$6,835,038.81	\$4,174,658.12	\$63,482,130.15	\$8,149,497.95	\$9,977,593.37
--	64,809.41	10,000.00	158,350.00	--
330,376.19	127,831.73	553,904.82	326,556.09	126,294.58
551,369.69	745,485.63	6,112,246.06	3,871,475.48	--
217,412.43	22,500.00	4,067,038.24	47,856.86	211,000.00
75,527.77	34,587.01	--	36,205.35	--
343,258.38	68,576.34	847,237.95	348,069.62	--
--	--	--	--	--
--	--	--	--	--
--	--	--	105,471.24	--
43,861.98	170,860.20	148,556.80	168,627.37	--
39,202.02	91,106.47	1,379,010.72	23,628.71	212,423.12
7,562.75	25,587.14	--	90,533.17	11,395.83
--	--	--	--	--
200,000.00	250,000.00	2,500,000.00	500,000.00	700,000.00
200,000.00	160,000.00	3,500,000.00	500,000.00	700,000.00
152,500.69	64,331.25	2,309,119.39	1,421.08	630,030.97
--	--	--	--	--
39,570.93	74,010.20	1,794,022.96	194,002.53	127,826.68
\$9,035,681.64	\$6,074,343.50	\$86,703,267.09	\$14,521,695.45	\$12,696,564.55
\$3,329,918.40	\$4,740,837.60	No Savings Department	\$1,360,915.38	No Savings Department
79,198.00	41,288.50		2,590.00	
302.84	202.94		1,721.20	
7,087.49	54,032.35		15,563.01	
8,996.41	184,946.58		15,003.94	
179,000.00	209,000.00		4,500.00	
118,277.12	17,200.57		16,212.25	
41,000.00	29,426.46		--	
\$3,763,780.26	\$5,276,935.00		\$1,416,505.78	
353	554		41	
\$6,661.56	\$5,199.69		\$21,289.48	
4.93	5.03		5.91	
4	4		55	
\$382.00	\$11,849.02		\$5,024.07	
3.00	4.08		5.17	
3.26	2.37		2.13	
4.35	3.87		5.27	
2.50	2.50		3.00	
\$76,491.06	\$105,247.57		\$15,530.37	
\$1,053,395.24	\$2,146,352.89		\$1,084,851.66	
\$991,598.82	\$2,139,423.54		\$383,102.20	
\$138,287.48	\$122,176.92		\$717,279.83	
7,930	22,230		3,702	
4,636	11,805		947	
267	1,333		394	
292	1,060		117	
1 25	273		277	
3,110	7,921		699	
\$1,188,015.83	\$81,137.60	\$449,399,131.85	No Trust Department	\$114,840,919.19
24,467.75	243.52	6,409,335.70		2,642,391.85
--	--	--		--
251.80	--	--		4,000.00
\$1,212,735.38	\$81,381.12	\$455,808,467.55		\$117,487,311.04
\$339,778.01	--	\$124,975,875.41		\$249,785,659.10
--	--	\$123,115,146.68		--

		BOSTON
ASSETS		THE NEW ENGLAND TRUST COMPANY
COMMERCIAL DEPARTMENT		
	Incorporated	Apr. 22, 1869
	Began Business	Feb. 20, 1871
1	Cash, clearing and cash items in the process of collection	\$7,586,698.42
2	Balances with banks	14,102,403.35
3	U. S. Government obligations, direct and fully guaranteed	23,473,218.75
4	State, county and municipal obligations	3,715,514.82
5	Other bonds, notes and debentures	1,374,884.61
6	Corporate stocks	248,365.81
7	Real estate loans	248,202.00
8	Collateral loans	15,506,970.45
9	Unsecured loans	11,499,928.23
10	Installment loans	3,474,058.03
11	Overdrafts	9,145.48
12	Banking house, owned directly or indirectly, vaults, furniture, and fixtures	825,000.00
13	Other real estate owned, etc., directly or indirectly	--
14	Customers' liability on acceptances outstanding	--
15	Prepaid expenses	47,674.73
16	Interest accrued but not collected	219,090.44
17	Other assets	54,933.38
18	Total	\$82,386,088.50
SAVINGS DEPARTMENT		
19	Began business	No Savings Department
20	Deposits draw interest from	
21	Interest is payable	
22	Cash, checks and cash items	
23	Balances with banks	
24	Due from Commercial department	
25	U. S. Government obligations, direct and fully guaranteed	
26	Other public funds	
27	Railroad bonds	
28	Telephone company bonds	
29	Gas, electric and water company bonds	
30	Other bonds	
31	Bank and fire insurance company stock	
32	Securities acquired for debt	
33	Real estate loans	
34	Other loans	
35	Real estate owned, etc.	
36	Income accrued but not collected	
37	Other assets	
38	Total	
TRUST DEPARTMENT		
39	Government, state and municipal bonds	\$19,194,124.22
40	Other bonds	70,226,373.05
41	Stocks	106,972,969.85
42	Loans on real estate	410,560.65
43	Other loans	170,104.31
44	Real estate by foreclosure, etc.	--
45	Real estate owned	4,265,101.26
46	Deposits subject to check	5,327,271.16
47	Other bank deposits	1,693,688.51
48	Tangible personal property	110,208.06
49	Other assets	1,174,681.29
50	Total	\$309,545,082.36

BOSTON			BROOKLINE		
OLD COLONY TRUST COMPANY	SECOND BANK-STATE STREET TRUST COMPANY	UNITED STATES TRUST COMPANY	BROOKLINE TRUST COMPANY	NORFOLK COUNTY TRUST COMPANY	
May 8, 1890	Apr. 13, 1891	Apr. 15, 1887	Oct. 13, 1910	Dec. 18, 1934	
June 13, 1890	July 1, 1891	Mar. 4, 1895	Nov. 1, 1910	Jan. 2, 1935	
--	\$42,416,270.29	\$9,316,773.15	\$737,517.32	\$8,680,478.66	1
\$172,690.82	57,498,757.69	4,500,759.80	2,443,612.53	11,207,435.96	2
8,796,503.90	118,692,929.04	10,071,884.38	9,047,630.47	13,258,446.25	3
2,414,825.27	15,463,657.70	--	1,221,334.86	16,211,693.15	4
--	1,455,107.76	9,000.00	200,000.00	3,978,483.60	5
300,000.00	1,009,430.27	80,551.00	25,039.92	162,000.00	6
--	13,830,393.85	--	132,946.31	145,000.00	7
--	58,302,052.58	11,487,228.81	1,109,892.91	10,247,295.81	8
--	83,480,742.66	13,923,790.63	5,023,491.16	6,959,907.27	9
--	19,876,876.98	1,835,778.32	3,105,495.57	18,603,232.17	10
--	38,606.57	3,846.74	2,030.30	37,203.25	11
--	5,933,972.87	300,001.00	353,237.02	1,524,588.54	12
--	--	--	--	--	13
--	2,355,090.28	64,231.67	--	--	14
586.22	736,623.78	12,831.60	34,118.28	46,082.12	15
95,159.41	1,992,752.98	117,582.20	52,770.86	247,973.95	16
255,624.96	210,248.24	80,604.56	2,804.40	4,261.55	17
\$12,035,390.58	\$423,293,513.54	\$51,804,863.86	\$23,491,921.91	\$91,314,082.28	18
No Savings Department	Sept. 22, 1925 Monthly on 1st Jan. 15-July 15	Apr. 6, 1908 Monthly on 1st 3rd Tues. Apr-Oct.	Mar. 31, 1919 Monthly on 1st Feb. 15-Aug. 15	Jan. 2, 1935 Monthly on 1st Jan. 15-July 15	19
	\$11,816.16	\$3,402.59	\$12,185.35	--	20
	--	--	139,229.45	\$107,537.74	21
	83,901.06	25,571.90	98,023.58	1,188,108.47	22
	1,552,435.42	1,695,625.00	2,188,875.00	10,858,381.26	23
	1,007,058.05	--	285,867.83	6,877.00	24
	--	--	--	--	25
	--	--	--	--	26
	--	--	--	--	27
	--	--	--	--	28
	--	--	--	--	29
	360,205.41	--	125,000.00	--	30
	15,316.00	--	21,153.30	--	31
	--	--	--	--	32
	613,326.10	1,543,463.39	2,187,671.56	9,005,738.22	33
	--	483,540.26	1,196,688.28	--	34
	--	--	--	--	35
	--	27,794.01	13,898.89	86,045.15	36
	217.36	1,014.79	8,695.05	--	37
	\$3,644,275.56	\$3,780,411.94	\$6,276,288.29	\$21,252,687.84	38
\$246,575,043.60	\$109,763,673.86	\$4,220,283.07	\$406,285.84	\$124,148.35	39
252,324,550.56	73,631,189.15	732,652.14	155,886.19	416,206.68	40
407,482,932.25	190,012,160.02	7,613,106.09	688,886.06	1,087,075.34	41
14,721,695.38	412,385.90	542,117.01	1,500.00	102,800.92	42
2,516,375.53	1,252,267.56	11,434.00	--	51,758.44	43
--	--	--	--	--	44
10,404,235.25	2,890,449.44	770,452.33	34,795.31	107,885.64	45
17,559,054.39	13,941,753.80	224,868.77	28,186.51	60,526.11	46
1,953,669.54	2,698,354.89	478,697.77	105,925.79	177,450.18	47
--	136,412.67	556.28	--	3.00	48
6,458,086.93	2,146,156.46	770,380.81	80.00	32.00	49
\$959,995,643.43	\$396,884,803.75	\$15,364,548.27	\$1,421,545.70	\$2,127,886.66	50

		BOSTON
LIABILITIES		THE NEW ENGLAND TRUST COMPANY
COMMERCIAL DEPARTMENT		
1	Demand deposits of individuals, partnerships and corporations	\$66,306,670.26
2	Time deposits of individuals, partnerships and corporations	345,000.00
3	Deposits of U. S. Government (including Postal Savings)	483,061.83
4	Deposits of states, counties, and municipalities	493,001.44
5	Deposits of banks	3,629,933.85
6	Due to Savings Department	--
7	Other deposits (certified, officers' checks, etc.)	1,776,477.72
8	Bills payable and other liabilities for borrowed money	--
9	Mortgages or other liens on foreclosed real estate, etc.	--
10	Acceptances executed by or for account of this trust company	--
11	Income collected not earned	382,689.29
12	Accrued for taxes, interest, expenses, etc.	802,597.77
13	Other liabilities	104,499.79
14	Capital stock Preferred	--
15	Capital stock Common	2,400,000.00
16	Surplus	3,020,000.00
17	Undivided profits	983,952.08
18	Preferred stock retirement fund	--
19	Other capital reserves	1,658,204.47
20	Total	\$82,386,088.50
SAVINGS DEPARTMENT		
21	Savings deposits	No Savings Department
22	Club deposits	
23	Income collected not earned	
24	Accrued for taxes, interest, expenses, etc.	
25	Other liabilities	
26	Guaranty fund	
27	Profit and loss, including net current period earnings	
28	Other capital reserves	
29	Total	
SAVINGS DEPARTMENT INFORMATION AS OF DECEMBER 31, 1958		
30	Number of real estate loans	
31	Average real estate loan	
32	Average rate on real estate loans	
33	Number of personal security loans	
34	Average personal security loan	
35	Average rate on personal security loan	
36	Average rate on amount invested in securities	
37	Average rate on amount invested in securities and loans	
PERIOD, DECEMBER 31, 1957 TO DECEMBER 31, 1958		
38	Rate of interest paid	
39	Amount of interest paid	
40	Amount of deposits	
41	Amount of withdrawals	
42	Net increase	
43	Number of deposits	
44	Number of withdrawals	
45	Number of accounts opened	
46	Number of accounts closed	
47	Net increase in number of accounts	
48	Number of accounts, December 31, 1958	
TRUST DEPARTMENT		
49	As trustee, executor, administrator, etc.	\$306,623,198.07
50	Income	2,921,884.29
51	Earnings not transferred to the Commercial Department	--
52	Other liabilities	--
53	Total	\$309,545,082.36
54	As agent, custodian, etc.	\$463,290,712.40
55	As corporate agent or trustee	1,524,238.93

¹ Decrease.

BOSTON			BROOKLINE		
OLD COLONY TRUST COMPANY	SECOND BANK-STATE STREET TRUST COMPANY	UNITED STATES TRUST COMPANY	BROOKLINE TRUST COMPANY	NORFOLK COUNTY TRUST COMPANY	
--	\$288,300,661.78	\$31,784,629.16	\$18,273,133.66	\$57,613,446.90	1
--	--	50,000.00	--	--	2
--	9,624,920.96	521,366.99	301,400.68	1,531,719.63	3
--	29,863,008.43	11,657,834.17	365,829.69	13,056,161.16	4
--	35,726,340.24	548,303.85	608,720.84	4,445,213.56	5
--	84,757.03	42,066.70	126,671.87	1,188,108.47	6
--	5,499,352.59	1,630,113.42	1,331,749.67	4,000,933.35	7
--	--	--	--	--	8
--	--	--	--	--	9
--	2,385,575.77	64,231.67	--	--	10
--	1,611,315.69	351,559.74	308,518.14	2,027,117.61	11
\$1,213,112.22	3,106,325.52	861,377.65	95,293.82	547,065.71	12
--	4,130,294.29	70,941.97	69,000.00	55,859.71	13
--	--	--	--	--	14
5,000,000.00	10,000,000.00	1,150,000.00	600,000.00	2,000,000.00	15
5,000,000.00	20,000,000.00	1,150,000.00	400,000.00	2,800,000.00	16
609,247.44	8,764,499.07	932,877.54	416,600.42	632,823.57	17
--	--	--	--	--	18
213,030.92	4,196,462.17	989,561.00	595,003.12	1,215,632.61	19
\$12,035,390.58	\$423,293,513.54	\$51,804,863.86	\$23,491,921.91	\$91,314,082.28	20
No Savings Department	\$3,083,218.81	\$2,871,402.11	\$5,142,480.90	\$19,178,630.17	21
--	--	--	--	138,567.00	22
--	--	4,668.43	13,871.71	--	23
30,200.00	39,867.62	65,316.91	173,118.54	--	24
1,282.23	20,655.54	62,470.02	217,385.11	--	25
250,000.00	385,000.00	600,000.00	1,000,000.00	--	26
279,574.52	414,867.27	327,059.57	242,331.88	--	27
--	43,950.97	65,089.18	302,655.14	--	28
	\$3,644,275.56	\$3,780,411.94	\$6,276,288.29	\$21,252,687.84	29
32	206	169	1,055		30
\$19,166.44	\$7,492.54	\$12,944.80	\$8,536.24		31
4.53	4.73	4.51	4.59		32
	26	874			33
	\$18,597.70	\$1,369.20			34
	4.06	4.63			35
3.20	2.83	2.84		2.53	36
3.41	3.86	3.80		3.47	37
2.00	2.00	2.00	2.00		38
\$56,720.97	\$57,978.02	\$93,970.82	\$345,628.10		39
\$1,339,367.48	\$1,027,000.94	\$2,465,367.57	\$8,566,797.08		40
\$1,456,206.48	\$1,375,933.84	\$2,584,729.70	\$8,933,762.60		41
\$ 160,118.03	\$ 1290,954.88	\$ 125,391.31	\$ 121,337.42		42
9,916	7,533	14,121	71,125		43
6,798	4,970	10,567	46,900		44
597	462	1,211	4,683		45
1,087	883	1,431	6,124		46
1,490	1,421	1,220	1,441		47
3,856	4,217	7,956	31,640		48
\$953,597,612.36	\$393,212,502.12	\$15,303,507.19	\$1,410,850.85	\$2,004,852.89	49
6,398,031.07	3,655,566.16	58,460.80	10,694.85	10,320.78	50
--	--	--	--	--	51
--	16,735.47	2,580.28	--	112,712.99	52
\$959,995,643.43	\$396,884,803.75	\$15,364,548.27	\$1,421,545.70	\$2,127,886.66	53
\$908,813,536.64	\$2,110,180,113.53	\$3,772,548.49	\$80,250.00	\$629,384.40	54
\$96,050,389.76	\$147,514,363.60	\$738,508.35	--	--	55

		CAMBRIDGE
ASSETS		
		CAMBRIDGE TRUST COMPANY
COMMERCIAL DEPARTMENT		
	Incorporated	May 8, 1890
	Began Business	Nov. 7, 1892
1	Cash, clearing and cash items in the process of collection	\$836,173.34
2	Balances with banks	1,762,462.19
3	U. S. Government obligations, direct and fully guaranteed	6,079,105.03
4	State, county and municipal obligations	1,418,312.28
5	Other bonds, notes and debentures	--
6	Corporate stocks	--
7	Real estate loans	2,512,208.49
8	Collateral loans	1,852,692.70
9	Unsecured loans	3,492,100.11
10	Installment loans	617,551.58
11	Overdrafts	5,144.88
12	Banking house, owned directly or indirectly, vaults, furniture, and fixtures	78,717.88
13	Other real estate owned, etc., directly or indirectly	--
14	Customers' liability on acceptances outstanding	--
15	Prepaid expenses	10,354.17
16	Interest accrued but not collected	56,685.74
17	Other assets	--
18	Total	\$18,721,508.39
SAVINGS DEPARTMENT		
19	Began business	Sept. 1, 1914
20	Deposits draw interest from	Monthly on 1st
21	Interest is payable	May 15-Nov. 15
22	Cash, checks and cash items	\$7,222.66
23	Balances with banks	75,936.94
24	Due from Commercial department	60,321.03
25	U. S. Government obligations, direct and fully guaranteed	1,105,129.17
26	Other public funds	--
27	Railroad bonds	--
28	Telephone company bonds	--
29	Gas, electric and water company bonds	--
30	Other bonds	--
31	Bank and fire insurance company stock	--
32	Securities acquired for debt	--
33	Real estate loans	1,510,965.81
34	Other loans	--
35	Real estate owned, etc.	--
36	Income accrued but not collected	8,244.34
37	Other assets	--
38	Total	\$2,767,819.95
TRUST DEPARTMENT		
39	Government, state and municipal bonds	\$1,128,904.61
40	Other bonds	517,320.38
41	Stocks	5,464,372.62
42	Loans on real estate	13,110.00
43	Other loans	--
44	Real estate by foreclosure, etc.	--
45	Real estate owned	--
46	Deposits subject to check	177,359.28
47	Other bank deposits	203,180.69
48	Tangible personal property	--
49	Other assets	108,094.86
50	Total	\$7,612,342.44

CAMBRIDGE			CHATHAM	CHELMSFORD	
COUNTY BANK AND TRUST COMPANY	HARVARD TRUST COMPANY	UNIVERSITY TRUST COMPANY	CHATHAM TRUST COMPANY	CHELMSFORD TRUST COMPANY	
June 9, 1933	July 14, 1904	Jan. 4, 1927	Aug. 16, 1919	Dec. 13, 1957	
July 17, 1933	Aug. 8, 1904	June 11, 1927	Jan. 15, 1920	Jan. 6, 1958	
\$1,322,351.43	\$12,371,135.31	\$151,925.82	\$135,444.13	\$70,095.53	1
2,089,818.16	6,846,064.50	669,325.50	209,147.07	394,753.43	2
3,003,178.39	23,988,441.46	1,333,046.88	938,906.25	472,168.30	3
486,660.90	18,417,081.15	--	--	43,327.96	4
--	3,761,181.74	--	--	138,312.50	5
25,500.00	239,155.01	4,000.00	18,437.50	--	6
803,436.61	5,646,936.36	23,450.33	21,300.00	175,600.74	7
864,343.21	9,575,169.44	353,955.35	117,080.00	96,986.00	8
2,228,192.20	7,241,905.49	275,546.67	194,959.00	154,112.94	9
846,626.34	6,714,181.57	919,813.23	14,120.52	347,117.81	10
1,248.47	2,243.15	2,413.78	59.23	2,232.91	11
249,571.72	1,632,702.39	5,863.46	67,083.49	80,109.71	12
--	41,619.49	--	--	--	13
--	--	--	--	--	14
10,637.95	45,966.05	2,310.80	693.82	18,848.37	15
34,210.65	397,436.39	--	--	7,347.39	16
15,024.91	508,223.52	8.44	3,097.36	--	17
\$11,980,800.94	\$97,429,443.02	\$3,741,660.26	\$1,720,328.37	\$2,001,013.59	18
July 17, 1933	May 29, 1916	June 11, 1927	Jan. 15, 1920	Jan. 6, 1958	19
Monthly on 5th	Monthly on 5th	Monthly on 1st	Monthly-Last day	Monthly on 1st	20
June 15-Dec. 15	June 5-Dec. 5	June 30-Dec. 31	Apr. 1-Oct. 1	Jan. 15-July 15	21
\$12,510.36	--	\$7,301.98	\$3,321.84	\$1,284.76	22
103,813.85	--	40,054.19	39,691.84	63,496.14	23
--	\$106,611.01	26,607.42	15,000.00	--	24
1,006,147.08	4,400,821.87	680,984.38	487,593.75	59,579.31	25
--	--	--	--	--	26
--	--	--	10,000.00	--	27
--	--	--	20,000.00	--	28
--	--	--	--	--	29
--	--	--	--	--	30
--	--	--	--	--	31
--	--	--	--	--	32
1,812,703.62	7,195,137.88	866,419.62	753,963.50	231,332.95	33
99,466.26	--	20,375.00	6,500.00	--	34
--	--	--	--	--	35
10,315.61	64,832.72	--	--	226.53	36
--	804.82	--	29.01	--	37
\$3,044,956.78	\$11,768,208.30	\$1,641,742.59	\$1,336,099.94	\$355,919.69	38
No Trust Department	\$3,938,662.47 6,658,589.88 21,302,807.32 335,277.84 183,197.46 -- 534,383.58 1,298,397.60 866,727.98 26,960.45 2,428,569.83	No Trust Department	No Trust Department	No Trust Department	39 40 41 42 43 44 45 46 47 48 49
	\$37,573,574.41				50

		CAMBRIDGE
LIABILITIES		CAMBRIDGE TRUST COMPANY
COMMERCIAL DEPARTMENT		
1	Demand deposits of individuals, partnerships and corporations	\$14,537,792.52
2	Time deposits of individuals, partnerships and corporations	--
3	Deposits of U. S. Government (including Postal Savings)	427,048.78
4	Deposits of states, counties, and municipalities	447,415.74
5	Deposits of banks	742,507.82
6	Due to Savings Department	94,097.05
7	Other deposits (certified, officers' checks, etc.)	660,151.53
8	Bills payable and other liabilities for borrowed money	--
9	Mortgages or other liens on foreclosed real estate, etc.	--
10	Acceptances executed by or for account of this trust company	--
11	Income collected not earned	--
12	Accrued for taxes, interest, expenses, etc.	230,489.65
13	Other liabilities	27,178.84
14	Capital stock Preferred	--
15	Capital stock Common	500,000.00
16	Surplus	500,000.00
17	Undivided profits	234,709.81
18	Preferred stock retirement fund	--
19	Other capital reserves	320,116.65
20	Total	\$18,721,508.39
SAVINGS DEPARTMENT		
21	Savings deposits	\$2,358,078.34
22	Club deposits	--
23	Income collected not earned	--
24	Accrued for taxes, interest, expenses, etc.	6,820.00
25	Other liabilities	14,786.82
26	Guaranty fund	166,092.75
27	Profit and loss, including net current period earnings	218,881.96
28	Other capital reserves	3,160.08
29	Total	\$2,767,819.95
SAVINGS DEPARTMENT INFORMATION AS OF DECEMBER 31, 1958		
30	Number of real estate loans	92
31	Average real estate loan	\$16,423.54
32	Average rate on real estate loans	4.86
33	Number of personal security loans	
34	Average personal security loan	
35	Average rate on personal security loan	
36	Average rate on amount invested in securities	3.07
37	Average rate on amount invested in securities and loans	4.10
PERIOD, DECEMBER 31, 1957 TO DECEMBER 31, 1958		
38	Rate of interest paid	2.50
39	Amount of interest paid	\$49,841.03
40	Amount of deposits	\$1,445,346.11
41	Amount of withdrawals	\$1,217,414.25
42	Net increase	\$277,772.89
43	Number of deposits	4,395
44	Number of withdrawals	3,200
45	Number of accounts opened	595
46	Number of accounts closed	523
47	Net increase in number of accounts	72
48	Number of accounts, December 31, 1958	3,177
TRUST DEPARTMENT		
49	As trustee, executor, administrator, etc.	\$7,523,307.25
50	Income	89,035.19
51	Earnings not transferred to the Commercial Department	--
52	Other liabilities	--
53	Total	\$7,612,342.44
54	As agent, custodian, etc.	\$10,495,611.64
55	As corporate agent or trustee	--

¹ Decrease.

CAMBRIDGE			CHATHAM	CHELMSFORD	
COUNTY BANK AND TRUST COMPANY	HARVARD TRUST COMPANY	UNIVERSITY TRUST COMPANY	CHATHAM TRUST COMPANY	CHELMSFORD TRUST COMPANY	
\$8,802,223.25	\$71,432,602.94	\$2,365,735.43	\$1,371,639.70	\$984,086.55	1
10,000.00	40,000.00	128,000.00	--	25,000.00	2
345,603.67	2,128,326.58	167,091.34	318.75	36,854.35	3
627,195.10	4,695,045.29	111,736.55	79,594.35	608,825.68	4
91,136.95	4,644,254.61	235,579.45	65,642.12	15,000.00	5
--	158,449.17	48,873.37	15,000.00	--	6
723,556.64	5,294,829.20	88,741.63	4,541.38	18,347.90	7
--	--	--	--	--	8
--	--	--	--	--	9
--	--	--	--	--	10
89,622.92	407,535.89	--	--	35,170.20	11
91,145.37	564,300.00	33,200.00	3,500.00	1,109.95	12
24,926.59	248,870.25	406.00	1,956.63	14,989.62	13
--	--	--	--	--	14
300,000.00	2,000,000.00	200,000.00	50,000.00	130,000.00	15
400,000.00	3,000,000.00	100,000.00	50,000.00	90,000.00	16
261,384.10	1,343,916.39	217,999.77	69,712.32	41,629.34	17
--	--	--	--	--	18
214,006.35	1,471,312.70	44,296.72	8,423.12	--	19
\$11,980,800.94	\$97,429,443.02	\$3,741,660.26	\$1,720,328.37	\$2,001,013.59	20
\$2,697,022.62	\$10,686,444.35	\$1,410,138.63	\$1,137,480.12	\$315,778.40	21
61,969.00	58,136.00	18,012.00	2,449.50	1,946.50	22
1,333.19	--	--	8,360.87	--	23
31,593.59	14,013.18	7,800.00	7,200.00	2,726.96	24
32,512.27	286,722.38	11,116.51	23,834.75	33,212.15	25
150,000.00	537,000.00	100,000.00	61,600.00	634.28	26
16,506.39	171,293.34	94,675.45	83,611.52	1,621.40	27
54,019.72	14,599.05	--	11,563.18	--	28
\$3,044.956.78	\$11,768,208.30	\$1,641,742.59	\$1,336,099.94	\$355,919.69	29
212	880	157	154	19	30
\$8,550.48	\$8,176.29	\$5,518.59	\$4,895.86	\$12,175.41	31
4.55	4.75	4.61	5.18	5.83	32
9		1	2		33
\$11,051.80		\$20,375.00	\$3,250.00		34
4.57		5.00	4.65		35
2.75	3.16	2.39	2.36	2.75	36
3.94	4.14	3.67	4.04	5.21	37
2.00	2.00	2.00	2.75	2.00	38
\$49,241.57	\$191,056.35	\$24,932.79	\$28,563.63	\$468.01	39
\$1,270,063.78	\$5,687,169.63	\$697,956.22	\$636,281.92	\$528,109.52	40
\$1,347,440.41	\$5,839,318.37	\$694,058.13	\$676,496.64	\$212,799.13	41
\$ 28,135.06	\$38,907.61	\$28,830.88	\$ 11,651.09	\$315,778.40	42
11,969	42,876	6,984	5,223	1,921	43
7,991	27,502	4,840	3,807	646	44
1,053	3,433	375	247	391	45
1,023	3,914	408	371	79	46
30	1481	133	1124	512	47
4,480	21,348	3,661	2,179	512	48
No Trust Department	\$37,057,223.98 496,350.43 -- 20,000.00	No Trust Department	No Trust Department	No Trust Department	49 50 51 52
	\$37,573,574.41				53
	\$20,675,969.57 \$540,150.00				54 55

		CLINTON
ASSETS		CLINTON TRUST COMPANY
COMMERCIAL DEPARTMENT		
	Incorporated	Nov. 20, 1929
	Began Business	Nov. 23, 1929
1	Cash, clearing and cash items in the process of collection	\$383,171.05
2	Balances with banks	1,446,801.54
3	U. S. Government obligations, direct and fully guaranteed	2,521,278.66
4	State, county and municipal obligations	603,953.59
5	Other bonds, notes and debentures	19,925.02
6	Corporate stocks	6,835.54
7	Real estate loans	295,985.34
8	Collateral loans	1,405,869.35
9	Unsecured loans	1,048,856.29
10	Installment loans	806,221.31
11	Overdrafts	126.91
12	Banking house, owned directly or indirectly, vaults, furniture, and fixtures	190,000.00
13	Other real estate owned, etc., directly or indirectly	--
14	Customers' liability on acceptances outstanding	--
15	Prepaid expenses	834.69
16	Interest accrued but not collected	5.52
17	Other assets	--
18	Total	\$8,729,864.81
SAVINGS DEPARTMENT		
19	Began business	Nov. 23, 1929
20	Deposits draw interest from	Monthly on 1st
21	Interest is payable	Jan. 1-July 1
22	Cash, checks and cash items	\$16,455.25
23	Balances with banks	63,202.44
24	Due from Commercial department	76,784.44
25	U. S. Government obligations, direct and fully guaranteed	772,449.91
26	Other public funds	25,324.70
27	Railroad bonds	--
28	Telephone company bonds	--
29	Gas, electric and water company bonds	--
30	Other bonds	--
31	Bank and fire insurance company stock	18,025.84
32	Securities acquired for debt	--
33	Real estate loans	1,765,561.23
34	Other loans	517,610.72
35	Real estate owned, etc.	--
36	Income accrued but not collected	--
37	Other assets	--
38	Total	\$3,255,414.53
TRUST DEPARTMENT		
39	Government, state and municipal bonds	\$39,182.81
40	Other bonds	--
41	Stocks	22,796.24
42	Loans on real estate	2,633.52
43	Other loans	46,544.87
44	Real estate by foreclosure, etc.	--
45	Real estate owned	--
46	Deposits subject to check	7,746.25
47	Other bank deposits	269,182.13
48	Tangible personal property	--
49	Other assets	--
50	Total	\$388,085.82

DEDHAM	FALL RIVER		FRAMINGHAM	GARDNER	
DEDHAM TRUST COMPANY	B. M. C. DURFEE TRUST COMPANY	FALL RIVER TRUST COMPANY	FRAMINGHAM TRUST COMPANY	GARDNER TRUST COMPANY	
Dec. 19, 1957	Mar. 16, 1887	Mar. 6, 1919	Mar. 9, 1909	Oct. 1, 1916	
Jan. 13, 1958	July 9, 1888	July 23, 1919	Aug. 15, 1910	Oct. 10, 1916	1
\$90,535.11	\$959,449.40	\$1,396,182.02	\$728,573.80	\$331,459.91	2
136,492.65	2,817,055.93	3,663,181.61	3,922,378.52	787,340.11	3
--	3,798,575.00	3,163,831.75	7,491,406.79	3,140,290.25	4
402,793.96	2,396,254.79	394,805.78	375,045.48	532,510.39	5
264,817.05	--	167,205.40	--	149,812.50	6
--	253,605.00	20,529.24	--	28,674.33	7
10,000.00	1,161,739.08	10,000.00	729,218.78	50,000.00	8
62,373.43	2,215,764.20	2,329,925.61	1,180,649.52	308,579.82	9
420,730.17	2,795,632.12	2,458,578.62	1,750,992.44	302,714.69	10
126,039.59	2,052,502.79	1,169,700.86	4,560,184.04	821,773.82	11
239.35	576.84	3,152.40	625.80	--	12
76,991.65	572,989.45	304,807.20	459,151.70	110,262.66	13
--	--	--	22,021.47	--	14
--	--	--	--	--	15
8,330.39	23,528.94	6,184.40	27,666.42	--	16
3,035.80	59,031.80	30,988.85	39,327.82	--	17
13,227.57	6,800.00	6,739.57	8,000.00	--	
\$1,615,506.72	\$19,113,505.34	\$15,125,813.31	\$20,295,242.58	\$6,563,418.48	18
Jan. 13, 1958	Oct. 2, 1933	Jan. 2, 1920	Aug. 15, 1910	Oct. 10, 1916	19
Monthly on 1st	Monthly on 1st	Monthly on 1st	Monthly on 1st	Monthly on 5th	20
Jan. 15-July 15	Jan. 15-July 15	Apr. 15-Oct. 15	May 15-Nov. 15	Apr. 5-Oct. 5	21
\$12,227.67	\$32,054.71	\$55,027.21	\$15,458.21	\$18,944.10	22
51,570.91	25,000.00	55,000.00	35,738.57	273.36	23
8,464.71	459,097.62	349,184.91	92,825.71	68,349.94	24
35,040.63	3,802,350.00	4,239,512.50	2,108,371.33	860,078.13	25
--	--	933,132.47	1,077,545.24	457,970.52	26
--	--	--	--	--	27
--	--	--	--	--	28
--	--	--	--	--	29
--	--	75,519.20	--	--	30
--	29,737.35	63,440.82	--	34,011.55	31
--	--	--	--	--	32
185,387.77	7,420,876.99	8,049,638.84	5,749,597.95	2,008,510.20	33
6,178.79	--	91,557.61	1,081,567.14	--	34
--	--	12,449.50	--	--	35
--	48,569.94	35,887.84	34,717.48	--	36
128.55	--	23,472.59	--	--	37
\$298,999.03	\$11,817,686.61	\$13,983,823.49	\$10,195,821.63	\$3,448,137.80	38
No Trust Department	\$3,809,424.25	No Trust Department	\$978.00	\$35,000.00	39
	2,796,876.60		1,062.50	317,847.42	40
	16,001,534.11		242,777.60	418,772.62	41
	54,320.15		--	--	42
	56,243.14		--	--	43
	--		--	--	44
	286,174.71		--	12,500.00	45
	379,557.48		8,554.33	20,010.69	46
	1,151,249.98		208,966.46	21,177.01	47
	15,918.60		--	--	48
	11,311.90		516.83	--	49
	\$24,562,610.92		\$462,855.72	\$825,307.74	50

		CLINTON
LIABILITIES		CLINTON TRUST COMPANY
COMMERCIAL DEPARTMENT		
1	Demand deposits of individuals, partnerships and corporations	\$5,607,436.81
2	Time deposits of individuals, partnerships and corporations	--
3	Deposits of U. S. Government (including Postal Savings)	175,635.39
4	Deposits of states, counties, and municipalities	1,644,064.16
5	Deposits of banks	84,100.17
6	Due to Savings Department	77,248.37
7	Other deposits (certified, officers' checks, etc.)	452,006.22
8	Bills payable and other liabilities for borrowed money	--
9	Mortgages or other liens on foreclosed real estate, etc.	--
10	Acceptances executed by or for account of this trust company	--
11	Income collected not earned	59,544.87
12	Accrued for taxes, interest, expenses, etc.	6,935.50
13	Other liabilities	13,728.87
14	Capital stock Preferred	--
15	Capital stock Common	300,000.00
16	Surplus	150,000.00
17	Undivided profits	67,000.00
18	Preferred stock retirement fund	--
19	Other capital reserves	92,164.45
20	Total	\$8,729,864.81
SAVINGS DEPARTMENT		
21	Savings deposits	\$2,870,423.34
22	Club deposits	89,283.50
23	Income collected not earned	2,919.47
24	Accrued for taxes, interest, expenses, etc.	27,000.00
25	Other liabilities	37,577.14
26	Guaranty fund	165,000.00
27	Profit and loss, including net current period earnings	53,000.00
28	Other capital reserves	10,211.08
29	Total	\$3,255,414.53
SAVINGS DEPARTMENT INFORMATION AS OF DECEMBER 31, 1958		
30	Number of real estate loans	346
31	Average real estate loan	\$5,102.77
32	Average rate on real estate loans	4.79
33	Number of personal security loans	57
34	Average personal security loan	\$9,080.88
35	Average rate on personal security loan	4.72
36	Average rate on amount invested in securities	2.76
37	Average rate on amount invested in securities and loans	4.24
PERIOD, DECEMBER 31, 1957 TO DECEMBER 31, 1958		
38	Rate of interest paid	2.00
39	Amount of interest paid	\$50,912.68
40	Amount of deposits	\$1,272,985.20
41	Amount of withdrawals	\$1,277,614.28
42	Net increase	\$46,283.60
43	Number of deposits	17,348
44	Number of withdrawals	9,327
45	Number of accounts opened	836
46	Number of accounts closed	741
47	Net increase in number of accounts	95
48	Number of accounts, December 31, 1958	6,395
TRUST DEPARTMENT		
49	As trustee, executor, administrator, etc.	\$383,224.34
50	Income	4,861.48
51	Earnings no transferred to the Commercial Department	--
52	Other liabilities	--
53	Total	\$388,085.82
54	As agent, custodian, etc.	\$81,649.46
55	As corporate agent or trustee	--

¹ Decrease.

DEDHAM	FALL RIVER		FRAMINGHAM	GARDNER	
DEDHAM TRUST COMPANY	B.M.C. DURFEE TRUST COMPANY	FALL RIVER TRUST COMPANY	FRAMINGHAM TRUST COMPANY	GARDNER TRUST COMPANY	
\$970,153.11	\$12,998,394.78	\$10,870,759.22	\$12,855,194.36	\$4,168,527.01	1
60,000.00	52,000.00	--	136,506.94	--	2
5,819.47	333,463.57	327,912.26	804,743.07	190,279.51	3
234,000.00	1,234,548.76	480,154.90	2,634,435.37	772,145.03	4
5,249.60	638,990.00	682,806.65	197,107.39	286,343.24	5
8,464.71	492,425.13	398,158.48	115,107.57	68,349.94	6
54,870.09	720,225.92	617,621.34	1,379,788.65	233,426.77	7
--	--	--	--	--	8
--	--	--	--	--	9
--	--	--	--	--	10
9,315.53	190,234.97	86,272.68	382,082.68	80,426.80	11
1,152.01	67,048.86	29,928.68	56,268.13	58,808.20	12
262.70	44,637.98	24,934.26	35,978.19	--	13
--	--	--	--	--	14
150,000.00	736,800.00	700,000.00	850,000.00	250,000.00	15
90,000.00	763,200.00	500,000.00	700,000.00	200,000.00	16
23,219.50	72,821.58	161,410.06	15,259.06	33,111.98	17
--	--	--	--	--	18
3,100.00	768,713.79	245,854.78	132,771.17	222,000.00	19
\$1,615,606.72	\$19,113,505.34	\$15,125,813.31	\$20,295,242.58	\$6,563,418.48	20
\$279,949.53	\$11,032,373.69	\$13,068,003.60	\$9,224,208.11	\$2,860,499.24	21
15,141.50	9,285.00	81,910.00	190,350.25	56,659.75	22
--	--	2,385.43	--	--	23
2,268.93	153,687.69	101,913.99	40,800.00	45,305.71	24
1,050.69	134,077.36	91,754.17	317,382.00	30,945.22	25
350.00	302,700.00	411,600.00	346,100.00	200,000.00	26
238.38	185,562.87	111,068.86	29,132.76	61,727.88	27
--	--	115,187.44	47,848.51	193,000.00	28
\$298,999.03	\$11,817,686.61	\$13,983,823.49	\$10,195,821.63	\$3,448,137.80	29
20	1,372	1,264	718	491	30
\$9,269.38	\$5,408.80	\$6,368.38	\$8,007.79	\$4,090.65	31
5.16	5.09	4.89	4.84	5.28	32
20	--	6	315	--	33
\$308.93	--	\$15,259.60	\$3,433.54	--	34
6.00	--	4.03	4.80	--	35
2.50	2.80	2.49	2.52	2.87	36
4.78	4.32	3.94	4.11	4.30	37
--	3.00	2.50	3.00	2.50	38
--	\$287,240.10	\$292,585.66	\$215,715.56	\$68,230.45	39
\$394,496.33	\$4,041,190.34	\$5,452,369.48	\$9,981,415.15	\$1,093,869.66	40
\$114,546.80	\$3,498,359.45	\$4,866,874.11	\$8,346,412.68	\$1,205,037.56	41
\$279,949.53	\$830,070.99	\$878,081.03	\$1,850,718.03	\$1,422,937.45	42
3,114	203,610	52,198	54,719	21,750	43
888	20,772	25,007	30,908	8,676	44
843	4,336	2,238	3,714	679	45
97	3,730	1,780	1,867	682	46
746	606	458	1,847	13	47
746	24,568	16,714	15,281	5,119	48
No Trust Department	\$24,382,950.78	No Trust Department	\$459,242.89	\$808,180.12	49
	179,660.14		3,612.83	17,127.62	50
	--		--	--	51
	--		--	--	52
	\$24,562,610.92		\$462,855.72	\$825,307.74	53
	\$5,475,107.68		\$80,230.14	--	54
	--		\$16,000.00	--	55

		GLOUCESTER
ASSETS		GLOUCESTER SAFE DEPOSIT AND TRUST COMPANY
COMMERCIAL DEPARTMENT		
	Incorporated	Feb. 20, 1891
	Began Business	Jan. 18, 1892
1	Cash, clearing and cash items in the process of collection	\$528,027.94
2	Balances with banks	582,426.57
3	U. S. Government obligations, direct and fully guaranteed	1,419,850.43
4	State, county and municipal obligations	--
5	Other bonds, notes and debentures	--
6	Corporate stocks	1,230.00
7	Real estate loans	261,054.62
8	Collateral loans	449,094.70
9	Unsecured loans	826,071.06
10	Installment loans	313,925.56
11	Overdrafts	229.66
12	Banking house, owned directly or indirectly, vaults, furniture, and fixtures	50,680.45
13	Other real estate owned, etc., directly or indirectly	--
14	Customers' liability on acceptances outstanding	--
15	Prepaid expenses	--
16	Interest accrued but not collected	--
17	Other assets	1,770.08
18	Total	\$4,434,361.07
SAVINGS DEPARTMENT		
19	Began business	Jan. 5, 1909
20	Deposits draw interest from	Monthly on 1st
21	Interest is payable	Apr. 1-Oct. 1
22	Cash, checks and cash items	\$10,292.48
23	Balances with banks	10,000.00
24	Due from Commercial department	26,708.71
25	U. S. Government obligations, direct and fully guaranteed	849,826.05
26	Other public funds	267,000.00
27	Railroad bonds	--
28	Telephone company bonds	--
29	Gas, electric and water company bonds	--
30	Other bonds	22,645.00
31	Bank and fire insurance company stock	--
32	Securities acquired for debt	--
33	Real estate loans	1,657,522.54
34	Other loans	--
35	Real estate owned, etc.	5,351.39
36	Income accrued but not collected	3,592.76
37	Other assets	509.98
38	Total	\$2,853,449.51
TRUST DEPARTMENT		
39	Government, state and municipal bonds	\$64,888.26
40	Other bonds	214,378.55
41	Stocks	577,303.00
42	Loans on real estate	64,731.69
43	Other loans	--
44	Real estate by foreclosure, etc.	--
45	Real estate owned	40,599.68
46	Deposits subject to check	79,628.59
47	Other bank deposits	132,315.62
48	Tangible personal property	--
49	Other assets	102.00
50	Total	\$1,173,947.39

GREENFIELD	HARWICH	HOLYOKE	HYANNIS	LAWRENCE	
FRANKLIN COUNTY TRUST COMPANY	CAPE COD TRUST COMPANY	HADLEY FALLS TRUST COMPANY	HYANNIS TRUST COMPANY	ARLINGTON TRUST COMPANY	
Mar. 30, 1912	July 26, 1920	Nov. 6, 1916	May 24, 1916	Oct. 13, 1910	
July 1, 1912	Aug. 2, 1920	Jan. 2, 1917	July 1, 1916	Oct. 17, 1910	
\$500,116.39	\$274,204.61	\$3,705,295.56	\$724,419.55	\$1,695,513.78	1
2,279,260.45	322,790.54	4,232,385.82	1,011,176.60	3,052,449.02	2
2,823,674.54	2,008,250.00	3,318,049.56	3,178,989.00	7,407,988.55	3
60,000.00	179,000.00	2,335,018.49	273,160.79	71,426.98	4
100,361.25	48,950.00	3,199,518.23	166,700.00	--	5
30,000.00	28,122.58	60,002.00	--	--	6
356,197.30	--	193,492.16	195,868.56	340,908.03	7
1,167,570.93	408,135.09	4,761,891.30	537,655.04	3,866,869.89	8
756,709.74	2,365,720.87	5,046,045.39	1,423,257.82	3,723,103.03	9
1,251,335.55	226,835.20	793,430.56	561,042.43	6,295,051.79	10
304.71	638.66	455.70	532.57	9,452.30	11
265,521.64	87,923.54	880,684.42	103,250.00	441,623.96	12
2,400.60	--	--	--	--	13
--	--	7,749.75	--	--	14
4,634.50	--	22,677.64	--	10,151.23	15
35.00	--	--	247.93	1,018.68	16
125.50	557.30	28,561.50	--	2,749.45	17
\$9,598,248.10	\$5,951,128.39	\$28,585,258.08	\$8,176,300.29	\$26,918,306.69	18
July 1, 1912	Aug. 2, 1920	Jan. 2, 1918	July 1, 1916	Jan. 1, 1914	19
Monthly on 1st	Monthly on 1st	Monthly on 1st	Monthly on 1st	Monthly on 1st	20
Mar. 1-Sept. 1	June 1-Dec. 1	Quarterly on 15th *	Jan. 10-July 10	Jan. 1-July 1	21
\$3,321.36	\$1,595.45	\$29,423.19	\$13,010.82	\$108,519.91	22
80,736.12	5,503.60	125,431.85	55,622.31	55,458.74	23
--	4,390.09	140,578.91	145,000.00	176,343.64	24
2,030,649.33	129,196.88	267,032.28	459,000.00	3,798,542.39	25
246,500.00	261,508.41	4,267,276.15	245,127.93	2,594,018.88	26
--	--	97,596.34	3,564.80	--	27
--	--	39,499.95	--	--	28
--	3,000.00	--	--	--	29
--	--	--	--	--	30
--	--	--	23,850.00	--	31
--	--	--	--	--	32
3,556,159.62	867,827.02	5,068,049.32	1,907,862.64	7,141,066.16	33
123,296.40	195,224.26	--	456,670.81	28,700.00	34
--	--	--	--	--	35
43.75	--	--	345.77	3,351.79	36
829.60	--	1,007.35	11.54	--	37
\$6,041,536.18	\$1,468,245.71	\$10,035,895.34	\$3,310,066.62	\$13,906,001.51	38
\$715,181.17	--	\$2,079,071.23	\$65,695.50	--	39
997,743.78	--	1,032,962.60	5,165.59	--	40
4,141,845.49	\$131,625.69	5,535,887.34	299,332.31	--	41
90,569.44	--	87,909.61	14,035.80	\$3,175.00	42
24,587.86	--	14,521.99	--	--	43
--	--	--	--	--	44
25,452.00	34,500.00	139,663.34	187,618.75	--	45
148,550.75	670.51	226,354.99	103,908.52	743.88	46
697,040.56	23,918.37	729,359.87	58,076.41	42,139.81	47
10,568.88	1,765.50	--	7,135.25	--	48
34,951.06	393.11	82,689.58	--	23.00	49
\$6,886,490.99	\$192,873.18	\$9,928,420.55	\$740,968.13	\$46,081.69	50

* Jan.-Apr.-July-Oct.

		GLOUCESTER
LIABILITIES		
		GLOUCESTER SAFE DEPOSIT AND TRUST COMPANY
COMMERCIAL DEPARTMENT		
1	Demand deposits of individuals, partnerships and corporations	\$3,127,250.85
2	Time deposits of individuals, partnerships and corporations	139,500.00
3	Deposits of U. S. Government (including Postal Savings)	241,332.76
4	Deposits of states, counties, and municipalities	183,962.84
5	Deposits of banks	21,678.49
6	Due to Savings Department	26,708.71
7	Other deposits (certified, officers' checks, etc.)	17,198.23
8	Bills payable and other liabilities for borrowed money	--
9	Mortgages or other liens on foreclosed real estate, etc.	--
10	Acceptances executed by or for account of this trust company	--
11	Income collected not earned	--
12	Accrued for taxes, interest, expenses, etc.	40,000.00
13	Other liabilities	14,307.88
14	Capital stock Preferred	--
15	Capital stock Common	200,000.00
16	Surplus	150,000.00
17	Undivided profits	176,867.76
18	Preferred stock retirement fund	--
19	Other capital reserves	95,553.55
20	Total	\$4,434,361.07
SAVINGS DEPARTMENT		
21	Savings deposits	\$2,615,657.58
22	Club deposits	21,005.50
23	Income collected not earned	--
24	Accrued for taxes, interest, expenses, etc.	12,500.00
25	Other liabilities	29,786.43
26	Guaranty fund	140,000.00
27	Profit and loss, including net current period earnings	30,000.00
28	Other capital reserves	4,500.00
29	Total	\$2,853,449.51
SAVINGS DEPARTMENT INFORMATION AS OF DECEMBER 31, 1958		
30	Number of real estate loans	346
31	Average real estate loan	\$4,790.52
32	Average rate on real estate loans	5.09
33	Number of personal security loans	
34	Average personal security loan	
35	Average rate on personal security loan	
36	Average rate on amount invested in securities	2.58
37	Average rate on amount invested in securities and loans	4.07
PERIOD, DECEMBER 31, 1957 TO DECEMBER 31, 1958		
38	Rate of interest paid	2.00
39	Amount of interest paid	\$47,717.60
40	Amount of deposits	\$1,099,482.05
41	Amount of withdrawals	\$1,119,061.37
42	Net increase	\$28,138.28
43	Number of deposits	15,057
44	Number of withdrawals	5,840
45	Number of accounts opened	1,099
46	Number of accounts closed	612
47	Net increase in number of accounts	487
48	Number of accounts, December 31, 1958	4,171
TRUST DEPARTMENT		
49	As trustee, executor, administrator, etc.	\$1,168,118.83
50	Income	5,828.56
51	Earnings no transferred to the Commercial Department	--
52	Other liabilities	--
53	Total	\$1,173,947.39
54	As agent, custodian, etc.	\$1,487,168.65
55	As corporate agent or trustee	--

¹ Decrease.

GREENFIELD	HARWICH	HOLYOKE	HYANNIS	LAWRENCE	
FRANKLIN COUNTY TRUST COMPANY	CAPE COD TRUST COMPANY	HADLEY FALLS TRUST COMPANY	HYANNIS TRUST COMPANY	ARLINGTON TRUST COMPANY	
\$6,347,592.50	\$3,932,975.15	\$20,096,568.81	\$5,051,313.84	\$16,558,955.68	1
--	50,000.00	20,000.00	30,000.00	410,879.38	2
120,450.24	5,039.97	1,434,489.62	299,184.76	804,684.40	3
1,290,688.63	1,030,400.32	1,655,065.16	755,154.75	2,358,476.27	4
344,275.93	191,639.13	1,114,335.31	408,863.29	1,276,400.36	5
--	6,807.34	180,421.12	145,000.00	176,343.64	6
386,886.05	38,616.65	1,707,124.72	300,039.01	1,994,164.23	7
--	300,000.00	--	--	--	8
--	--	--	--	--	9
--	--	7,749.75	--	--	10
36,559.82	44,973.82	51,355.63	57,300.00	503,679.78	11
52,000.00	21,000.00	--	60,200.00	198,684.21	12
4,802.02	--	24,111.06	32,878.27	52,164.28	13
--	--	--	--	--	14
400,000.00	125,000.00	1,000,000.00	300,000.00	500,000.00	15
200,000.00	125,000.00	500,000.00	300,000.00	1,200,000.00	16
284,086.81	44,312.98	103,172.32	274,943.02	154,169.51	17
--	--	--	--	--	18
130,906.10	35,363.03	690,864.58	161,423.35	729,704.95	19
\$9,598,248.10	\$5,951,128.39	\$28,585,258.08	\$8,176,300.29	\$26,918,306.69	20
\$5,222,224.03	\$1,298,882.33	\$9,080,337.05	\$2,953,313.81	\$12,302,569.31	21
7,615.00	3,992.50	75,173.00	12,186.00	295,270.50	22
--	3,842.60	--	18,850.00	14,335.22	23
86,600.00	9,400.00	--	26,867.89	--	24
45,067.57	7,717.49	161,987.11	28,612.52	101,907.51	25
400,000.00	72,000.00	500,000.00	195,000.00	602,000.00	26
234,029.58	67,910.79	66,002.28	25,236.40	319,834.69	27
46,000.00	4,500.00	152,395.90	50,000.00	270,084.28	28
\$6,041,536.18	\$1,468,245.71	\$10,035,895.34	\$3,310,066.62	\$13,906,001.51	29
.751	196	407	355	854	30
\$4,735.23	\$4,427.68	\$12,421.68	\$5,374.26	\$8,361.90	31
4.64	5.47	4.74	5.18	4.63	32
31	26		190	4	33
\$3,977.30	\$7,508.62		\$2,403.53	\$7,175.00	34
4.21	4.29		4.41	3.81	35
2.65	2.51	2.69	3.17	2.56	36
3.88	4.51	3.73	4.59	3.65	37
2.25	2.50	3.00	2.00	2.75	38
\$113,955.85	\$27,604.98	\$232,526.70	\$52,906.54	\$295,495.56	39
\$1,065,399.03	\$827,699.70	\$4,749,562.81	\$1,253,654.50	\$5,521,414.76	40
\$1,270,542.04	\$767,379.59	\$3,126,779.00	\$1,267,135.58	\$4,733,772.43	41
\$191,187.16	\$87,925.09	\$1,855,310.51	\$39,425.46	\$1,083,137.89	42
6,209	5,447	35,899	11,749	59,322	43
5,111	3,551	25,153	7,593	29,490	44
346	443	2,952	729	4,035	45
511	366	3,582	803	2,725	46
1165	77	1630	174	1,310	47
5,188	2,315	12,657	4,875	16,692	48
\$6,816,448.00	\$192,475.96	\$9,841,968.39	\$715,336.23	\$45,337.81	49
69,380.22	397.22	86,452.16	13,131.90	743.88	50
--	--	--	--	--	51
662.77	--	--	12,500.00	--	52
\$6,886,490.99	\$192,873.18	\$9,928,420.55	\$740,968.13	\$40,081.69	53
\$1,786,163.11	--	\$2,763,762.17	\$51,571.00	--	54
\$100.00	--	\$669.00	--	--	55

		LEXINGTON
ASSETS		
		LEXINGTON TRUST COMPANY
COMMERCIAL DEPARTMENT		
	Incorporated	Jan. 8, 1914
	Began Business	Apr. 21, 1914
1	Cash, clearing and cash items in the process of collection	\$362,804.27
2	Balances with banks	1,413,093.72
3	U. S. Government obligations, direct and fully guaranteed	5,088,243.26
4	State, county and municipal obligations	311,914.82
5	Other bonds, notes and debentures	--
6	Corporate stocks	15,060.00
7	Real estate loans	--
8	Collateral loans	449,577.20
9	Unsecured loans	2,247,483.44
10	Installment loans	1,060,639.43
11	Overdrafts	388.33
12	Banking house, owned directly or indirectly, vaults, furniture, and fixtures	335,488.56
13	Other real estate owned, etc., directly or indirectly	--
14	Customers' liability on acceptances outstanding	--
15	Prepaid expenses	9,798.59
16	Interest accrued but not collected	27,259.04
17	Other assets	--
18	Total	\$11,321,750.66
SAVINGS DEPARTMENT		
19	Began business	Apr. 21, 1914
20	Deposits draw interest from	Monthly on 1st
21	Interest is payable	June 30-Dec. 31
22	Cash, checks and cash items	
23	Balances with banks	\$102,200.60
24	Due from Commercial department	13,078.19
25	U. S. Government obligations, direct and fully guaranteed	895,689.46
26	Other public funds	193,828.89
27	Railroad bonds	--
28	Telephone company bonds	--
29	Gas, electric and water company bonds	--
30	Other bonds	--
31	Bank and fire insurance company stock	5,000.00
32	Securities acquired for debt	--
33	Real estate loans	1,060,095.56
34	Other loans	75,170.23
35	Real estate owned, etc.	--
36	Income accrued but not collected	7,191.82
37	Other assets	--
38	Total	\$2,352,254.75
TRUST DEPARTMENT		
39	Government, state and municipal bonds	\$3,000.00
40	Other bonds	--
41	Stocks	6,504.14
42	Loans on real estate	2,500.00
43	Other loans	--
44	Real estate by foreclosure, etc.	--
45	Real estate owned	--
46	Deposits subject to check	370.72
47	Other bank deposits	--
48	Tangible personal property	--
49	Other assets	--
50	Total	\$12,374.86

LYNN			MALDEN	MANCHESTER	
ESSEX TRUST COMPANY	LYNN SAFE DEPOSIT AND TRUST COMPANY	SECURITY TRUST COMPANY	MALDEN TRUST COMPANY	MANCHESTER TRUST COMPANY	
July 18, 1904	Apr. 20, 1887	Apr. 26, 1890	June 3, 1896	Apr. 12, 1911	
Aug. 19, 1904	Dec. 1, 1888	Jan. 15, 1891	Dec. 1, 1896	May 1, 1911	
\$1,597,364.87	\$577,069.38	\$1,973,776.53	\$675,157.79	\$51,548.49	1
3,959,802.88	678,131.60	2,521,935.08	5,897,004.29	170,493.68	2
8,323,988.73	902,903.76	4,014,268.76	4,992,286.15	223,700.00	3
2,572,849.43	141,012.60	95,618.59	11,016.04	--	4
51,052.45	93,775.00	1,214,412.50	13,043.91	23,937.50	5
--	83,122.02	47,750.00	27,385.25	--	6
1,399,515.89	30,482.00	40,695.36	80,256.75	3,275.00	7
1,933,224.40	367,421.13	1,420,840.99	3,654,660.36	91,170.76	8
6,276,301.09	2,748,434.28	4,966,059.89	6,970,406.27	810,435.78	9
5,961,789.64	470,296.70	925,965.20	2,132,812.22	77,365.49	10
2,089.03	--	185.09	38,981.95	--	11
382,311.09	--	359,270.07	261,846.77	8,864.64	12
4,288.70	--	--	--	--	13
--	--	--	--	--	14
2,307.21	--	27,572.96	39,182.98	--	15
7,483.22	485.14	37,870.03	43,921.46	--	16
9,850.08	2,851.23	40.00	141,627.86	4,909.56	17
\$32,484,218.71	\$6,095,174.84	\$17,646,261.05	\$24,979,590.05	\$1,465,700.90	18
Dec. 1, 1933	Jan. 2, 1934	June 1, 1917	Sept. 23, 1923	Jan. 6, 1921	19
Monthly on 1st	Monthly on 1st	Monthly on 1st	Monthly on 1st	Monthly-Last day	20
Apr. 15-Oct. 15	Apr. 1-Oct. 1	Apr. 15-Oct. 15	Jan. 15-July 15	Apr. 15-Oct. 15	21
\$35,095.40	--	\$73,012.21	\$6,351.26	--	22
40,715.04	\$57,894.75	71,973.23	131,838.94	\$1,868.27	23
44,900.23	21,571.65	83,845.09	75,619.37	4,466.44	24
6,578,186.60	578,539.06	3,873,078.13	1,251,160.48	425,730.01	25
123,158.30	160,800.50	996,047.13	66,416.80	--	26
24,500.00	45,306.00	--	25,000.00	--	27
131,193.30	19,500.00	--	--	--	28
304,078.36	10,204.00	--	--	--	29
--	--	50,000.00	--	--	30
224,424.47	14,657.56	--	114,499.97	--	31
--	--	--	--	--	32
2,322,261.20	314,531.28	4,080,129.99	1,567,104.18	316,328.01	33
45,600.00	--	60,880.00	96,547.54	--	34
--	--	--	--	--	35
22,039.44	45.32	55,245.06	22,028.43	--	36
--	--	18,845.72	--	--	37
\$9,896,152.34	\$1,223,050.12	\$9,363,056.56	\$3,356,566.97	\$748,392.73	38
\$611,867.62	\$839,049.22	\$236,357.90	\$834,760.17	No Trust	39
725,456.15	92,785.85	10,160.00	1,025,546.66	Department	40
2,266,076.85	2,257,863.92	608,681.47	7,433,599.83		41
--	32,907.50	9,323.42	54,120.00		42
55,000.00	--	--	177,000.00		43
--	--	--	--		44
404,500.00	180,749.50	33,000.00	98,997.72		45
240,041.62	189,174.78	22,999.54	618,590.26		46
437,291.54	540,544.41	71,616.39	1,051,678.56		47
--	--	--	21,787.65		48
12,195.50	5,144.25	12.00	375,137.48		49
\$4,752,429.28	\$4,138,219.43	\$992,150.72	\$11,691,218.33		50

		LEXINGTON
LIABILITIES		LEXINGTON TRUST COMPANY
COMMERCIAL DEPARTMENT		
1	Demand deposits of individuals, partnerships and corporations	\$7,298,350.12
2	Time deposits of individuals, partnerships and corporations	--
3	Deposits of U. S. Government (including Postal Savings)	315,360.48
4	Deposits of states, counties, and municipalities	2,264,145.83
5	Deposits of banks	336,572.33
6	Due to Savings Department	13,078.19
7	Other deposits (certified, officers' checks, etc.)	138,114.54
8	Bills payable and other liabilities for borrowed money	--
9	Mortgages or other liens on foreclosed real estate, etc.	--
10	Acceptances executed by or for account of this trust company	--
11	Income collected not earned	86,998.44
12	Accrued for taxes, interest, expenses, etc.	58,110.83
13	Other liabilities	22,609.71
14	Capital stock Preferred	--
15	Capital stock Common	250,000.00
16	Surplus	250,000.00
17	Undivided profits	185,392.14
18	Preferred stock retirement fund	--
19	Other capital reserves	103,018.05
20	Total	\$11,321,750.66
SAVINGS DEPARTMENT		
21	Savings deposits	\$2,141,763.86
22	Club deposits	38,123.50
23	Income collected not earned	737.64
24	Accrued for taxes, interest, expenses, etc.	--
25	Other liabilities	13,975.97
26	Guaranty fund	120,000.00
27	Profit and loss, including net current period earnings	27,653.78
28	Other capital reserves	10,000.00
29	Total	\$2,352,254.75
SAVINGS DEPARTMENT INFORMATION AS OF DECEMBER 31, 1958		
30	Number of real estate loans	158
31	Average real estate loan	\$6,709.46
32	Average rate on real estate loans	4.64
33	Number of personal security loans	4
34	Average personal security loan	\$18,792.55
35	Average rate on personal security loan	5.17
36	Average rate on amount invested in securities	3.08
37	Average rate on amount invested in securities and loans	3.89
PERIOD, DECEMBER 31, 1957 TO DECEMBER 31, 1958		
38	Rate of interest paid	2.00
39	Amount of interest paid	\$34,454.33
40	Amount of deposits	\$1,617,645.16
41	Amount of withdrawals	\$1,502,014.59
42	Net increase	\$150,084.90
43	Number of deposits	12,648
44	Number of withdrawals	8,096
45	Number of accounts opened	981
46	Number of accounts closed	894
47	Net increase in number of accounts	87
48	Number of accounts, December 31, 1958	4,892
TRUST DEPARTMENT		
49	As trustee, executor, administrator, etc.	\$12,169.31
50	Income	205.55
51	Earnings no transferred to the Commercial Department	--
52	Other liabilities	--
53	Total	\$12,374.86
54	As agent, custodian, etc.	--
55	As corporate agent or trustee	--

¹ Decrease.

LYNN			MALDEN	MANCHESTER	
ESSEX TRUST COMPANY	LYNN SAFE DEPOSIT AND TRUST COMPANY	SECURITY TRUST COMPANY	MALDEN TRUST COMPANY	MANCHESTER TRUST COMPANY	
\$23,488,092.60	\$4,270,977.08	\$12,123,462.69	\$19,524,081.72	\$1,094,348.76	1
69,000.00	225,360.92	130,000.00	44,181.95	--	2
1,091,346.63	88,135.22	603,841.92	488,612.82	21,603.40	3
834,742.34	143,306.77	1,645,717.53	493,701.83	102,329.47	4
1,368,896.80	174,098.42	741,910.53	190,533.55	--	5
125,910.83	21,571.65	84,038.19	85,284.34	4,466.44	6
1,435,039.16	30,879.64	741,420.63	1,618,358.45	11,355.20	7
--	--	--	--	--	8
--	--	--	--	--	9
--	--	--	--	--	10
665,753.10	39,216.72	116,533.16	183,524.20	--	11
202,379.33	54.75	154,902.60	132,386.26	8,212.94	12
184,377.54	302.97	2,553.31	156,518.94	95.36	13
--	--	--	--	--	14
825,000.00	200,000.00	500,000.00	600,000.00	100,000.00	15
1,200,000.00	400,000.00	500,000.00	800,000.00	50,000.00	16
519,394.54	423,574.47	201,499.14	153,884.97	64,788.56	17
--	--	--	--	--	18
474,285.84	77,696.23	100,381.35	508,521.02	8,500.77	19
\$32,484,218.71	\$6,095,174.84	\$17,646,261.05	\$24,979,590.05	\$1,465,700.90	20
\$9,109,437.39	\$1,020,620.25	\$8,120,141.92	\$2,942,580.76	\$642,022.53	21
49,697.25	--	149,178.50	80,221.75	8,673.50	22
--	--	535.55	72.02	--	23
93,553.68	--	93,834.70	15,375.45	--	24
8,097.17	--	66,001.23	15,349.42	4,356.86	25
176,815.95	66,500.00	525,000.00	200,000.00	50,000.00	26
394,243.40	132,929.87	362,789.20	67,752.29	43,389.84	27
64,307.50	3,000.00	45,575.46	35,215.28	--	28
\$9,896,152.34	\$1,223,050.12	\$9,363,056.56	\$3,356,566.97	\$748,392.73	29
410	47	525	282	114	30
\$5,664.05	\$6,692.15	\$7,771.67	\$5,557.10	\$2,774.80	31
4.45	4.83	4.54	4.61	4.97	32
1		4	32		33
\$45,600.00		\$15,220.00	\$3,017.11		34
4.50		4.05	4.18		35
3.25	2.88	2.70	3.23	2.81	36
3.48	3.39	3.53	3.95	3.79	37
2.00	2.00	2.00	1.00	2.00	38
\$158,749.80	\$19,076.78	\$148,141.19	\$27,038.80	\$11,844.37	39
\$5,616,088.30	\$408,079.40	\$3,910,958.33	\$1,340,870.46	\$373,563.38	40
\$5,570,494.76	\$408,497.09	\$3,993,955.81	\$1,609,360.19	\$406,384.63	41
\$204,343.34	\$18,659.09	\$65,143.71	\$1,241,350.93	\$120,976.88	42
58,039	2,759	42,295	11,385	4,304	43
39,276	1,500	28,448	7,754	2,593	44
3,549	160	1,415	529	220	45
3,266	172	1,737	958	217	46
283	112	1,322	1,429	3	47
17,914	1,030	14,672	5,628	1,741	48
\$4,684,204.26	\$4,016,447.20	\$978,460.05	\$11,510,267.88	No Trust Department	49
68,225.02	121,772.23	13,690.67	158,698.20		50
--	--	--	--		51
--	--	--	22,252.25		52
\$4,752,429.28	\$4,138,219.43	\$992,150.72	\$11,691,218.33		53
\$553,778.07	--	--	\$2,952,344.98		54
--	--	--	--		55

		MEDFORD
ASSETS		DEPOSITORS TRUST COMPANY
COMMERCIAL DEPARTMENT		
	Incorporated	Oct. 20, 1953
	Began Business	Feb. 16, 1954
1	Cash, clearing and cash items in the process of collection	\$235,386.62
2	Balances with banks	543,212.60
3	U. S. Government obligations, direct and fully guaranteed	571,677.25
4	State, county and municipal obligations	--
5	Other bonds, notes and debentures	--
6	Corporate stocks	--
7	Real estate loans	169,155.28
8	Collateral loans	493,389.70
9	Unsecured loans	572,321.09
10	Installment loans	396,747.42
11	Overdrafts	73.99
12	Banking house, owned directly or indirectly, vaults, furniture, and fixtures	169,476.46
13	Other real estate owned, etc., directly or indirectly	--
14	Customers' liability on acceptances outstanding	--
15	Prepaid expenses	--
16	Interest accrued but not collected	--
17	Other assets	30,235.97
18	Total	\$3,181,676.38
SAVINGS DEPARTMENT		
19	Began business	Feb. 16, 1954
20	Deposits draw interest from	Monthly on 1st
21	Interest is payable	Jan. 15-July 15
22	Cash, checks and cash items	--
23	Balances with banks	\$61,119.46
24	Due from Commercial department	20,767.99
25	U. S. Government obligations, direct and fully guaranteed	198,735.78
26	Other public funds	--
27	Railroad bonds	--
28	Telephone company bonds	--
29	Gas, electric and water company bonds	--
30	Other bonds	--
31	Bank and fire insurance company stock	--
32	Securities acquired for debt	--
33	Real estate loans	523,727.69
34	Other loans	--
35	Real estate owned, etc.	--
36	Income accrued but not collected	--
37	Other assets	--
38	Total	\$804,350.92
TRUST DEPARTMENT		
39	Government, state and municipal bonds	No Trust Department
40	Other bonds	
41	Stocks	
42	Loans on real estate	
43	Other loans	
44	Real estate by foreclosure, etc.	
45	Real estate owned	
46	Deposits subject to check	
47	Other bank deposits	
48	Tangible personal property	
49	Other assets	
50	Total	

MELROSE	MIDDLEBOROUGH	NATICK	NORTH ADAMS	NORWOOD	
MELROSE TRUST COMPANY	MIDDLEBOROUGH TRUST COMPANY	NATICK TRUST COMPANY	NORTH ADAMS TRUST COMPANY	NORWOOD BANK AND TRUST COMPANY	
Jan. 19, 1916	May 18, 1916	Aug. 20, 1916	Oct. 20, 1904	June 10, 1955	
Jan. 24, 1916	July 1, 1916	Sept. 5, 1916	Nov. 22, 1904	Dec. 1, 1955	
\$210,564.87	\$234,321.09	\$323,681.80	\$219,327.19	\$81,477.71	1
1,277,261.50	433,372.74	9,960,637.89	1,213,270.94	444,234.57	2
2,046,997.25	2,666,281.92	3,561,304.25	2,405,349.69	656,034.65	3
623,555.11	836,601.38	160,000.00	21,115.00	--	4
--	97,411.96	--	1.00	1.00	5
--	--	27,699.86	--	--	6
900.00	9,542.95	2,787.19	5,016.86	--	7
1,960,742.96	231,456.48	941,860.84	1,025,558.23	241,233.79	8
1,377,491.29	552,540.60	475,446.13	988,158.93	97,650.00	9
614,876.15	333,070.62	2,018,764.06	361,023.28	569,485.44	10
8,162.68	631.16	1,724.10	418.28	520.85	11
169,709.26	18,000.00	92,923.90	79,059.23	181,887.36	12
--	--	--	--	--	13
--	--	--	--	--	14
6,624.48	--	2,657.82	--	18,736.90	15
18,273.55	--	--	11,367.71	2,188.94	16
2,482.79	5,065.92	--	--	--	17
\$8,267,641.89	\$5,418,296.82	\$9,569,487.84	\$6,329,666.34	\$2,293,451.21	18
Jan. 24, 1916	July 1, 1916	Sept. 5, 1916	May 18, 1925	Dec. 1, 1955	19
Monthly on 1st	Monthly on 1st	Monthly on 1st	Monthly on 1st	Monthly on 1st	20
Jan. 15-July 15	Jan. 10-July 10	Mar. 10-Sept. 10	Feb. 1-Aug. 1	Jan. 15-July 15	21
\$7,869.46	\$21,897.63	\$20,123.82	\$6,925.73	--	22
30,166.49	40,513.28	226,475.25	25,747.88	\$36,439.55	23
23,213.69	51,358.63	93,719.65	39,357.47	20,850.43	24
952,145.86	1,778,304.69	1,252,043.25	707,362.50	807,729.63	25
--	326,706.24	565,289.75	--	307,973.74	26
--	--	--	--	4,781.25	27
--	25,000.00	--	--	8,848.88	28
--	--	--	--	--	29
--	--	--	--	10,244.80	30
--	--	33,473.37	20,330.03	13,990.31	31
--	--	--	--	--	32
814,829.45	1,856,548.10	1,241,146.92	1,744,168.71	1,317,851.79	33
111,660.00	115,758.70	30,000.00	104,643.80	--	34
--	4,600.00	--	--	--	35
8,514.30	--	--	--	5,043.54	36
--	43.40	--	--	--	37
\$1,948,399.25	\$4,220,730.67	\$3,462,272.01	\$2,648,536.12	\$2,533,753.92	38
No Trust Department	\$54,360.00	No Trust Department	\$207,133.82	No Trust Department	39
	84,936.55		296,517.05		40
	392,059.90		1,910,903.09		41
	325.00		17,700.00		42
	--		35,490.00		43
	--		--		44
	9,900.00		--		45
	8,649.89		79,018.24		46
	32,272.54		77,623.89		47
	5.00		2,127.00		48
	--		1,365.52		49
	\$582,508.88		\$2,627,878.61		50

		MEDFORD
LIABILITIES		DEPOSITORS TRUST COMPANY
COMMERCIAL DEPARTMENT		
1	Demand deposits of individuals, partnerships and corporations	\$1,778,119.42
2	Time deposits of individuals, partnerships and corporations	--
3	Deposits of U. S. Government (including Postal Savings)	93,237.81
4	Deposits of states, counties, and municipalities	317,176.04
5	Deposits of banks	359,020.93
6	Due to Savings Department	25,842.99
7	Other deposits (certified, officers' checks, etc.)	158,175.34
8	Bills payable and other liabilities for borrowed money	--
9	Mortgages or other liens on foreclosed real estate, etc.	--
10	Acceptances executed by or for account of this trust company	--
11	Income collected not earned	31,291.52
12	Accrued for taxes, interest, expenses, etc.	800.00
13	Other liabilities	2,411.20
14	Capital stock Preferred	--
15	Capital stock Common	280,000.00
16	Surplus	100,000.00
17	Undivided profits	21,001.13
18	Preferred stock retirement fund	--
19	Other capital reserves	14,600.00
20	Total	\$3,181,676.38
SAVINGS DEPARTMENT		
21	Savings deposits	\$755,431.26
22	Club deposits	15,628.00
23	Income collected not earned	--
24	Accrued for taxes, interest, expenses, etc.	6,953.97
25	Other liabilities	5,420.92
26	Guaranty fund	5,003.25
27	Profit and loss, including net current period earnings	15,913.52
28	Other capital reserves	--
29	Total	\$804,350.92
SAVINGS DEPARTMENT INFORMATION AS OF DECEMBER 31, 1958		
30	Number of real estate loans	56
31	Average real estate loan	\$9,352.28
32	Average rate on real estate loans	5.19
33	Number of personal security loans	
34	Average personal security loan	
35	Average rate on personal security loan	
36	Average rate on amount invested in securities	2.72
37	Average rate on amount invested in securities and loans	4.52
PERIOD, DECEMBER 31, 1957 TO DECEMBER 31, 1958		
38	Rate of interest paid	2.00
39	Amount of interest paid	\$9,670.88
40	Amount of deposits	\$617,038.26
41	Amount of withdrawals	\$424,268.63
42	Net increase	\$202,440.51
43	Number of deposits	4,687
44	Number of withdrawals	2,572
45	Number of accounts opened	449
46	Number of accounts closed	229
47	Net increase in number of accounts	220
48	Number of accounts, December 31, 1958	1,416
TRUST DEPARTMENT		
49	As trustee, executor, administrator, etc.	No Trust Department
50	Income	
51	Earnings no transferred to the Commercial Department	
52	Other liabilities	
53	Total	
54	As agent, custodian, etc.	
55	As corporate agent or trustee	

¹ Decrease.

MELROSE	MIDDLEBOROUGH	NATICK	NORTH ADAMS	NORWOOD	
MELROSE TRUST COMPANY	MIDDLEBOROUGH TRUST COMPANY	NATICK TRUST COMPANY	NORTH ADAMS TRUST COMPANY	NORWOOD BANK AND TRUST COMPANY	
\$6,046,587.12	\$3,244,749.70	\$6,360,150.83	\$4,302,907.38	\$1,321,923.98	1
--	--	--	--	--	2
156,473.44	133,337.62	168,186.33	275,698.70	27,421.02	3
352,338.77	1,238,031.24	895,104.81	335,498.03	170,000.00	4
272,315.11	362,478.60	932,267.48	325,927.98	60,000.00	5
27,835.85	51,358.63	98,958.12	39,551.42	20,850.43	6
665,825.16	6,414.02	109,978.62	234,923.55	35,084.93	7
--	--	--	--	--	8
--	--	--	--	--	9
--	--	--	--	--	10
76,687.96	--	181,587.74	--	52,002.35	11
55,000.00	5,000.00	53,910.76	51,442.18	1,034.50	12
20,034.87	10,584.50	12,000.00	--	27,868.13	13
--	--	--	--	--	14
200,000.00	150,000.00	150,000.00	250,000.00	300,000.00	15
250,000.00	150,000.00	300,000.00	350,000.00	167,500.00	16
48,522.83	56,342.51	254,778.73	113,033.10	50,149.26	17
--	--	--	--	--	18
96,020.78	10,000.00	52,564.42	50,684.00	59,616.61	19
\$8,267,641.89	\$5,418,296.82	\$9,569,487.84	\$6,329,666.34	\$2,293,451.21	20
\$1,735,848.78	\$3,905,529.46	\$3,034,172.23	\$2,431,807.59	\$2,343,882.52	21
53,956.00	24,925.00	89,241.50	5,507.00	33,739.00	22
1,953.81	238.50	--	--	--	23
14,400.00	--	20,000.00	--	31,270.11	24
10,009.49	13,181.52	22,715.81	18,291.96	42,377.07	25
100,000.00	200,000.00	178,656.47	106,000.00	55,230.00	26
32,103.37	76,856.19	93,005.62	86,929.57	27,255.22	27
127.80	--	24,480.38	--	--	28
\$1,948,399.25	\$4,220,730.67	\$3,462,272.01	\$2,648,536.12	\$2,533,753.92	29
128	413	340	276	179	30
\$6,365.85	\$4,495.27	\$3,650.43	\$6,319.45	\$7,362.30	31
4.58	5.00	4.81	4.82	5.35	32
8	12	1	26		33
\$13,957.50	\$9,646.55	\$30,000.00	\$4,024.76		34
4.01	4.14	5.00	4.28		35
2.65	2.85	2.55	3.02	2.62	36
3.58	3.85	3.46	4.29	4.10	37
2.00	3.00	2.25	3.00	3.00	38
\$28,318.93	\$103,957.98	\$59,441.85	\$59,555.87	\$59,256.08	39
\$1,214,263.58	\$1,537,655.75	\$1,755,871.53	\$927,048.44	\$1,324,958.46	40
\$1,162,359.36	\$1,429,305.69	\$1,639,724.73	\$616,093.70	\$1,101,117.96	41
\$80,223.15	\$212,308.04	\$175,588.65	\$370,510.61	\$283,096.58	42
12,920	13,541	16,462	5,061	10,956	43
8,618	8,798	9,990	2,558	5,676	44
795	729	983	320	727	45
880	623	878	240	471	46
1 85	106	105	80	256	47
5,304	5,950	6,157	1,851	3,281	48
No Trust Department	\$578,207.76	No Trust Department	\$2,602,014.77	No Trust Department	49
	4,301.12		25,863.84		50
	--		--		51
	--		--		52
	\$582,508.88		\$2,627,878.61		53
	--		\$2,059,504.19		54
	--		--		55

		PITTSFIELD
ASSETS		THE BERKSHIRE TRUST COMPANY
COMMERCIAL DEPARTMENT		
	Incorporated	May 27, 1895
	Began Business	July 11, 1895
1	Cash, clearing and cash items in the process of collection	\$500,687.18
2	Balances with banks	657,108.14
3	U. S. Government obligations, direct and fully guaranteed	2,382,706.25
4	State, county and municipal obligations	310,665.16
5	Other bonds, notes and debentures	179,272.81
6	Corporate stocks	1.00
7	Real estate loans	225,333.32
8	Collateral loans	1,217,325.13
9	Unsecured loans	1,121,747.09
10	Installment loans	653,993.23
11	Overdrafts	213.39
12	Banking house, owned directly or indirectly, vaults, furniture, and fixtures	193,220.00
13	Other real estate owned, etc., directly or indirectly	--
14	Customers' liability on acceptances outstanding	--
15	Prepaid expenses	3,673.93
16	Interest accrued but not collected	--
17	Other assets	25,385.54
18	Total	\$7,471,332.17
SAVINGS DEPARTMENT		
19	Began business	Sept. 1, 1923
20	Deposits draw interest from	Monthly on 1st
21	Interest is payable	June 30-Dec. 31
22	Cash, checks and cash items	\$5,605.66
23	Balances with banks	56,644.04
24	Due from Commercial department	62,744.98
25	U. S. Government obligations, direct and fully guaranteed	1,053,373.86
26	Other public funds	345,363.14
27	Railroad bonds	79,504.52
28	Telephone company bonds	30,364.62
29	Gas, electric and water company bonds	49,725.00
30	Other bonds	50,000.00
31	Bank and fire insurance company stock	--
32	Securities acquired for debt	--
33	Real estate loans	1,681,875.77
34	Other loans	29,170.95
35	Real estate owned, etc.	--
36	Income accrued but not collected	--
37	Other assets	162.06
38	Total	\$3,444,534.60
TRUST DEPARTMENT		
39	Government, state and municipal bonds	\$184,435.64
40	Other bonds	633,438.86
41	Stocks	3,059,979.10
42	Loans on real estate	193,758.20
43	Other loans	1,685.36
44	Real estate by foreclosure, etc.	--
45	Real estate owned	180,546.35
46	Deposits subject to check	154,258.52
47	Other bank deposits	182,609.79
48	Tangible personal property	3,557.76
49	Other assets	43,810.89
50	Total	\$4,638,080.47

QUINCY	RANDOLPH	ROCKLAND	SALEM	SAUGUS	
QUINCY TRUST COMPANY	RANDOLPH TRUST COMPANY	ROCKLAND TRUST COMPANY	NAUMKEAG TRUST COMPANY	SAUGUS TRUST COMPANY	
Sept. 27, 1915	May 12, 1915	Sept. 10, 1907	Oct. 9, 1909	Apr. 13, 1928	
Dec. 15, 1915	July 9, 1915	Sept. 30, 1907	Oct. 12, 1909	June 15, 1928	
\$2,881,702.19	\$153,295.61	\$933,425.56	\$1,938,081.99	\$139,142.29	1
1,478,689.35	859,254.33	2,763,723.97	3,280,259.08	540,334.18	2
7,758,625.15	2,658,065.63	4,968,311.40	2,872,938.51	856,718.75	3
1,406,505.04	--	378,745.50	1,473,559.22	196,284.64	4
--	--	76,455.75	1,388,816.32	25,064.25	5
37,500.00	3,500.00	19,033.17	82,580.97	4,999.70	6
93,478.21	37,514.75	34,575.16	803,427.71	1,903.74	7
1,860,254.06	87,509.46	2,379,105.65	1,998,928.08	145,808.41	8
768,732.19	282,387.00	2,264,362.70	4,155,067.89	252,293.03	9
1,898,414.87	726,297.83	5,469,898.83	1,899,736.34	737,395.79	10
6,283.02	486.31	3,935.45	1,769.35	1,053.96	11
254,721.94	141,228.65	372,581.18	270,000.00	134,359.59	12
--	--	--	--	--	13
--	--	--	--	--	14
33,686.57	--	13,119.79	--	--	15
7,649.40	--	--	--	--	16
17,914.42	9,216.32	7,281.46	--	--	17
\$18,504,156.41	\$4,958,755.89	\$19,684,555.57	\$20,165,165.46	\$3,035,358.33	18
Dec. 15, 1915	July 9, 1915	Mar. 28, 1912	May 27, 1919	June 15, 1928	19
Monthly on 1st	Monthly on 1st	Monthly on 1st	Monthly on 1st	Monthly on 1st	20
Apr. 15-Oct. 15	Apr. 15-Oct. 15	2nd Mon. June-Dec.	May 1-Nov. 1	Apr. 10-Oct. 10	21
\$11,927.40	\$10,261.73	--	--	\$15,442.94	22
10,775.02	18,600.02	\$17,000.00	\$37,616.18	15,577.28	23
64,296.59	46,633.88	145,803.08	67,792.14	67,966.08	24
3,372,574.07	743,140.63	2,433,971.00	1,507,628.07	878,123.63	25
--	193,030.02	304,351.99	135,723.75	150,359.54	26
--	--	--	--	1,897.50	27
--	--	--	--	--	28
--	--	--	158,623.48	10,000.00	29
--	--	--	--	--	30
--	1,022.00	--	4,978.11	4,133.80	31
--	--	--	--	--	32
3,147,084.24	701,446.72	2,573,576.36	2,263,419.69	1,305,732.42	33
167,599.57	--	154,500.00	--	--	34
--	--	--	--	--	35
18.13	--	--	--	--	36
3,955.79	--	4,364.67	--	--	37
\$6,778,230.81	\$1,714,135.00	\$5,633,567.10	\$4,175,781.42	\$2,449,233.19	38
No Trust Department	No Trust Department	\$24,573.13	\$1,697,811.19	No Trust Department	39
		287,179.34	1,273,661.54		40
		1,448,856.16	5,276,168.82		41
		100,127.09	--		42
		2,500.00	--		43
		--	--		44
		104,860.00	204,215.43		45
		50,533.00	248,094.16		46
		395,088.72	962,838.76		47
		10,048.03	6,398.50		48
		10,832.29	5,632.50		49
		\$2,434,597.76	\$9,674,820.90		50

		PITTSFIELD
LIABILITIES		THE BERKSHIRE TRUST COMPANY
COMMERCIAL DEPARTMENT		
1	Demand deposits of individuals, partnerships and corporations	\$5,316,755.29
2	Time deposits of individuals, partnerships and corporations	--
3	Deposits of U. S. Government (including Postal Savings)	137,850.29
4	Deposits of states, counties, and municipalities	870,962.49
5	Deposits of banks	146,830.83
6	Due to Savings Department	65,865.59
7	Other deposits (certified, officers' checks, etc.)	31,118.06
8	Bills payable and other liabilities for borrowed money	--
9	Mortgages or other liens on foreclosed real estate, etc.	--
10	Acceptances executed by or for account of this trust company	--
11	Income collected not earned	975.24
12	Accrued for taxes, interest, expenses, etc.	29,986.04
13	Other liabilities	1,736.30
14	Capital stock Preferred	--
15	Capital stock Common	300,000.00
16	Surplus	400,000.00
17	Undivided profits	64,252.04
18	Preferred stock retirement fund	--
19	Other capital reserves	105,000.00
20	Total	\$7,471,332.17
SAVINGS DEPARTMENT		
21	Savings deposits	\$3,073,400.41
22	Club deposits	16,074.00
23	Income collected not earned	117.52
24	Accrued for taxes, interest, expenses, etc.	--
25	Other liabilities	22,800.00
26	Guaranty fund	150,000.00
27	Profit and loss, including net current period earnings	87,142.67
28	Other capital reserves	95,000.00
29	Total	\$3,444,534.60
SAVINGS DEPARTMENT INFORMATION AS OF DECEMBER 31, 1958		
30	Number of real estate loans	145
31	Average real estate loan	\$11,599.14
32	Average rate on real estate loans	4.80
33	Number of personal security loans	29
34	Average personal security loan	\$1,005.89
35	Average rate on personal security loan	3.97
36	Average rate on amount invested in securities	3.55
37	Average rate on amount invested in securities and loans	4.17
PERIOD, DECEMBER 31, 1957 TO DECEMBER 31, 1958		
38	Rate of interest paid	3.00
39	Amount of interest paid	\$73,635.77
40	Amount of deposits	\$1,773,121.07
41	Amount of withdrawals	\$1,223,065.99
42	Net increase	\$623,690.85
43	Number of deposits	14,526
44	Number of withdrawals	5,980
45	Number of accounts opened	1,882
46	Number of accounts closed	526
47	Net increase in number of accounts	1,356
48	Number of accounts, December 31, 1958	4,150
TRUST DEPARTMENT		
49	As trustee, executor, administrator, etc.	\$4,499,802.43
50	Income	87,508.34
51	Earnings not transferred to the Commercial Department	--
52	Other liabilities	50,769.70
53	Total	\$4,638,080.47
54	As agent, custodian, etc.	\$3,555,101.36
55	As corporate agent or trustee	--

QUINCY	RANDOLPH	ROCKLAND	SALEM	SAUGUS	
QUINCY TRUST COMPANY	RANDOLPH TRUST COMPANY	ROCKLAND TRUST COMPANY	NAUMKEAG TRUST COMPANY	SAUGUS TRUST COMPANY	
\$13,248,047.16	\$3,125,817.42	\$12,360,651.62	\$13,718,166.57	\$2,017,599.34	1
--	142,088.58	--	--	--	2
561,326.15	153,288.14	269,165.11	860,960.15	59,529.85	3
1,301,344.65	581,071.15	3,282,888.63	873,909.05	332,805.88	4
810,324.60	358,880.40	820,252.10	1,102,716.24	71,132.23	5
64,296.59	46,633.88	152,200.56	67,792.14	73,090.82	6
1,096,091.27	10,130.94	994,733.65	1,013,868.33	66,463.63	7
--	--	--	--	--	8
--	--	--	--	--	9
--	--	--	--	--	10
183,955.29	44,466.00	130,000.00	--	102,856.24	11
79,964.69	--	141,782.93	1,015.39	8,000.00	12
1,195.52	2,310.20	109.32	205,868.62	3,828.33	13
--	--	--	200,000.00	--	14
350,000.00	200,000.00	500,000.00	250,000.00	125,000.00	15
500,000.00	150,000.00	500,000.00	1,050,000.00	125,000.00	16
151,736.66	93,662.49	147,077.14	441,510.76	40,052.01	17
--	--	--	--	--	18
155,873.83	50,406.69	385,694.51	379,358.21	10,000.00	19
\$18,504,156.41	\$4,958,755.89	\$19,684,555.57	\$20,165,165.46	\$3,035,358.33	20
\$6,099,077.04	\$1,584,019.06	\$5,139,170.20	\$3,537,169.58	\$2,226,010.08	21
80,661.50	17,103.00	24,336.50	--	34,866.00	22
--	--	--	--	--	23
26,500.00	6,000.00	--	--	--	24
32,890.48	10,148.05	39,583.27	14,311.02	38,967.98	25
400,000.00	75,000.00	256,500.00	296,700.00	85,165.41	26
139,171.79	21,864.89	124,264.63	227,600.82	52,223.72	27
--	--	49,712.50	100,000.00	12,000.00	28
\$6,778,230.81	\$1,714,135.00	\$5,633,567.10	\$4,175,781.42	\$2,449,233.19	29
509	165	529	203	260	30
\$6,182.87	\$4,251.19	\$4,864.98	\$11,149.85	\$5,022.04	31
4.78	5.13	5.00	4.85	4.80	32
8	--	5	--	--	33
\$20,949.94	--	\$30,900.00	--	--	34
3.95	--	4.13	--	--	35
2.91	2.51	2.80	2.78	2.58	36
3.81	3.64	3.88	3.95	3.81	37
2.00	2.00	2.50	3.00	2.00	38
\$106,877.33	\$25,322.47	\$106,702.71	\$97,574.98	\$36,076.89	39
\$2,983,132.89	\$1,254,941.93	\$3,538,336.03	\$1,176,994.11	\$1,772,456.14	40
\$2,804,116.57	\$1,082,133.27	\$3,205,118.38	\$1,226,255.47	\$1,633,565.81	41
\$285,893.65	\$198,131.13	\$439,920.36	\$48,313.62	\$174,967.22	42
29,895	10,460	28,169	8,573	18,841	43
18,255	7,327	19,125	4,568	12,409	44
1,609	1,063	2,366	472	1,187	45
1,607	611	1,902	534	629	46
2	452	464	162	558	47
11,743	3,670	11,244	3,728	6,449	48
No Trust Department	No Trust Department	\$2,419,723.41	\$9,568,146.57	No Trust Department	49
		14,874.35	106,674.33		50
		--	--		51
		--	--		52
		\$2,434,597.76	\$9,674,820.90		53
		\$672,037.44	\$3,415,905.38		54
		--	--		55

		SPRINGFIELD
ASSETS		
		SPRINGFIELD SAFE DEPOSIT AND TRUST COMPANY
COMMERCIAL DEPARTMENT		
	Incorporated	June 18, 1885
	Began Business	June 1, 1886
1	Cash, clearing and cash items in the process of collection	\$3,855,099.73
2	Balances with banks	7,921,023.39
3	U. S. Government obligations, direct and fully guaranteed	10,490,625.00
4	State, county and municipal obligations	--
5	Other bonds, notes and debentures	--
6	Corporate stocks	106,650.00
7	Real estate loans	257,470.23
8	Collateral loans	9,043,231.13
9	Unsecured loans	7,778,870.66
10	Installment loans	488,567.06
11	Overdrafts	2,288.51
12	Banking house, owned directly or indirectly, vaults, furniture, and fixtures	500,000.00
13	Other real estate owned, etc., directly or indirectly	--
14	Customers' liability on acceptances outstanding	--
15	Prepaid expenses	--
16	Interest accrued but not collected	--
17	Other assets	57,231.00
18	Total	\$40,501,056.71
SAVINGS DEPARTMENT		
19	Began business	Jan. 2, 1948
20	Deposits draw interest from	Monthly on 1st
21	Interest is payable	Apr. 1-Oct. 1
22	Cash, checks and cash items	\$9,452.51
23	Balances with banks	--
24	Due from Commercial department	37,118.70
25	U. S. Government obligations, direct and fully guaranteed	1,147,968.75
26	Other public funds	3,000.00
27	Railroad bonds	--
28	Telephone company bonds	--
29	Gas, electric and water company bonds	--
30	Other bonds	--
31	Bank and fire insurance company stock	--
32	Securities acquired for debt	--
33	Real estate loans	1,006,273.61
34	Other loans	192,280.00
35	Real estate owned, etc.	--
36	Income accrued but not collected	--
37	Other assets	--
38	Total	\$2,396,093.57
TRUST DEPARTMENT		
39	Government, state and municipal bonds	\$5,948,037.16
40	Other bonds	4,446,747.00
41	Stocks	30,690,373.52
42	Loans on real estate	438,343.54
43	Other loans	24,068.91
44	Real estate by foreclosure, etc.	--
45	Real estate owned	190,591.54
46	Deposits subject to check	838,786.34
47	Other bank deposits	1,489,654.33
48	Tangible personal property	17,835.84
49	Other assets	211,955.65
50	Total	\$44,296,393.83

SPRINGFIELD	TAUNTON	WAKEFIELD	WALTHAM		
VALLEY BANK AND TRUST COMPANY	BRISTOL COUNTY TRUST COMPANY	WAKEFIELD TRUST COMPANY	GUARANTY TRUST COMPANY OF WALTHAM	NEWTON- WALTHAM BANK AND TRUST COMPANY	
Jan. 5, 1906	Feb. 16, 1917	June 29, 1916	July 25, 1951	Mar. 22, 1894	
Jan. 6, 1906	Mar. 19, 1917	July 11, 1916	Jan. 21, 1952	July 12, 1894	
\$9,839,227.06	\$1,257,613.32	\$484,150.93	\$445,531.51	\$5,925,652.27	1
10,313,338.77	2,003,811.53	1,006,982.15	1,024,360.09	3,022,534.96	2
19,111,531.42	2,560,384.25	3,796,489.35	2,616,685.53	19,997,790.65	3
3,823,632.34	1,083,758.11	612,072.07	--	7,359,170.52	4
238,558.26	443,086.55	--	--	161,937.45	5
207,256.00	23,650.00	--	48,000.00	252,377.02	6
3,815,977.98	147,229.74	339,338.35	262,869.55	3,354,131.21	7
8,446,032.04	577,801.79	781,918.18	641,302.90	2,925,590.43	8
14,092,840.87	1,610,989.43	1,673,316.83	530,897.96	7,459,682.19	9
15,891,254.61	1,036,158.02	1,022,588.79	578,980.42	5,565,524.25	10
16,708.37	2,632.04	148.10	664.24	39,591.90	11
2,204,884.35	184,026.40	163,600.62	82,460.18	958,301.64	12
--	--	--	--	216.00	13
--	--	--	--	--	14
44,453.40	2,702.68	2,762.52	2,968.63	29,520.87	15
272,742.75	310.62	25,273.47	2,204.16	256,503.91	16
60,452.08	1,500.00	6,779.22	--	540,598.54	17
\$88,378,890.30	\$10,935,654.48	\$9,915,420.58	\$6,236,925.17	\$57,849,123.81	18
Jan. 22, 1947	Oct. 1, 1919	Oct. 17, 1923	Jan. 21, 1952	Apr. 1, 1915	19
Monthly on 1st	Monthly on 1st	Monthly on 1st	Monthly on 1st	Quarterly on 5th *	20
Apr. 1-Oct. 1	Jan. 1-July 1	May 31-Nov. 30	Jan. 15-July 15	Apr. 15-Oct. 15	21
\$37,330.25	\$10,299.76	\$13,880.25	--	--	22
771,967.92	105,683.50	70,606.50	\$25,949.04	--	23
162,595.15	84,180.31	--	29,792.13	\$353,791.89	24
10,940,292.84	1,531,209.23	515,581.74	295,688.36	4,632,915.63	25
1,689,413.94	20,833.68	54,319.31	--	--	26
--	45,566.36	--	--	--	27
--	25,572.00	--	--	--	28
--	--	--	--	--	29
--	52,917.84	--	--	--	30
--	--	--	--	--	31
--	--	--	--	--	32
5,216,339.38	2,604,804.86	1,172,380.09	686,480.51	6,054,248.43	33
--	2,350.00	5,800.00	160,521.62	--	34
--	--	--	--	5,233.81	35
104,451.51	2,356.09	5,314.00	--	36,671.81	36
--	--	--	176.59	169.50	37
\$18,922,390.99	\$4,485,773.63	\$1,837,881.89	\$1,198,608.25	\$11,083,031.07	38
\$7,716,411.09	\$971.87	\$113,153.33	No Trust Department	\$5,292,192.80	39
7,397,818.24	53,721.12	99,668.67		2,046,660.55	40
20,689,466.27	178,280.19	900,156.87		13,158,793.40	41
480,204.71	--	4,468.48		121,546.46	42
125,049.98	--	10,000.00		53,311.07	43
--	--	--		--	44
109,246.01	7,111.00	250.00		551,763.95	45
907,005.85	19,993.89	19,144.81		578,261.70	46
1,026,622.33	17,589.21	134,765.51		359,098.41	47
3,172.00	--	103.00		18,108.10	48
25,497.83	2,537.54	--		183,071.08	49
\$38,480,494.31	\$280,204.82	\$1,281,710.67		\$22,362,807.52	50

* Jan.-Apr.-July-Oct.

		SPRINGFIELD
LIABILITIES		SPRINGFIELD SAFE DEPOSIT AND TRUST COMPANY
COMMERCIAL DEPARTMENT		
1	Demand deposits of individuals, partnerships and corporations	\$30,042,616.98
2	Time deposits of individuals, partnerships and corporations	25,000.00
3	Deposits of U. S. Government (including Postal Savings)	728,691.99
4	Deposits of states, counties, and municipalities	2,416,488.55
5	Deposits of banks	2,025,208.07
6	Due to Savings Department	46,733.77
7	Other deposits (certified, officers' checks, etc.)	867,475.83
8	Bills payable and other liabilities for borrowed money	--
9	Mortgages or other liens on foreclosed real estate, etc.	--
10	Acceptances executed by or for account of this trust company	--
11	Income collected not earned	--
12	Accrued for taxes, interest, expenses, etc.	240,181.25
13	Other liabilities	30,158.11
14	Capital stock Preferred	--
15	Capital stock Common	1,000,000.00
16	Surplus	2,500,000.00
17	Undivided profits	376,642.15
18	Preferred stock retirement fund	--
19	Other capital reserves	201,860.01
20	Total	\$40,501,056.71
SAVINGS DEPARTMENT		
21	Savings deposits	\$2,186,573.32
22	Club deposits	61,451.00
23	Income collected not earned	2,073.47
24	Accrued for taxes, interest, expenses, etc.	8,428.58
25	Other liabilities	6,693.33
26	Guaranty fund	54,942.78
27	Profit and loss, including net current period earnings	75,931.09
28	Other capital reserves	--
29	Total	\$2,396,093.57
SAVINGS DEPARTMENT INFORMATION AS OF DECEMBER 31, 1958		
30	Number of real estate loans	139
31	Average real estate loan	\$7,239.37
32	Average rate on real estate loans	4.51
33	Number of personal security loans	18
34	Average personal security loan	\$10,682.22
35	Average rate on personal security loan	4.08
36	Average rate on amount invested in securities	2.60
37	Average rate on amount invested in securities and loans	3.54
PERIOD, DECEMBER 31, 1957 TO DECEMBER 31, 1958		
38	Rate of interest paid	2.00
39	Amount of interest paid	\$38,852.86
40	Amount of deposits	\$1,159,225.31
41	Amount of withdrawals	\$1,192,318.95
42	Net increase	\$5,764.22
43	Number of deposits	29,201
44	Number of withdrawals	6,585
45	Number of accounts opened	1,064
46	Number of accounts closed	941
47	Net increase in number of accounts	123
48	Number of accounts, December 31, 1958	5,672
TRUST DEPARTMENT		
49	As trustee, executor, administrator, etc.	\$43,680,539.43
50	Income	573,282.86
51	Earnings no transferred to the Commercial Department	39,877.93
52	Other liabilities	2,693.61
53	Total	\$44,296,393.83
54	As agent, custodian, etc.	\$65,968,159.15
55	As corporate agent or trustee	\$7,732.40

¹ Decrease.

SPRINGFIELD	TAUNTON	WAKEFIELD	WALTHAM		
VALLEY BANK AND TRUST COMPANY	BRISTOL COUNTY TRUST COMPANY	WAKEFIELD TRUST COMPANY	GUARANTY TRUST COMPANY OF WALTHAM	NEWTON- WALTHAM BANK AND TRUST COMPANY	
\$63,702,284.63	\$6,551,981.61	\$6,067,242.14	\$3,780,831.17	\$41,195,481.47	1
102,491.58	--	--	458,000.00	77,831.23	2
2,808,573.69	419,165.12	143,678.98	905,509.49	827,254.91	3
5,065,638.61	1,576,236.70	1,992,762.75	260,103.64	2,935,207.10	4
2,259,138.67	644,028.37	205,791.04	56,734.85	2,688,366.43	5
194,584.06	152,890.35	--	29,792.13	353,791.89	6
3,575,819.52	444,237.36	556,173.25	101,410.18	2,757,169.70	7
--	--	--	--	--	8
--	--	--	--	--	9
--	--	--	--	--	10
1,099,197.32	79,678.59	81,520.67	--	582,422.77	11
302,231.33	94,386.55	69,223.52	--	513,669.19	12
221,214.65	599.72	31,755.88	5,000.00	203,177.94	13
--	--	--	--	--	14
2,600,000.00	300,000.00	200,000.00	229,900.00	1,320,000.00	15
4,200,000.00	300,000.00	200,000.00	175,000.00	2,000,000.00	16
765,204.62	256,239.04	51,108.56	185,881.42	1,335,538.64	17
--	--	--	--	--	18
1,482,511.62	116,211.07	316,163.79	48,762.29	1,059,212.54	19
\$88,378,890.30	\$10,935,654.48	\$9,915,420.58	\$6,236,925.17	\$57,849,123.81	20
\$18,065,907.53	\$3,952,612.36	\$1,617,260.71	\$1,108,456.54	\$9,781,212.84	21
166,448.50	30,506.50	74,299.50	10,180.00	41,324.00	22
--	--	17.46	--	--	23
183,620.26	--	2,609.56	12,000.00	38,806.21	24
--	27,740.53	10,022.80	--	86,584.88	25
119,970.16	195,650.00	100,000.00	13,400.00	500,000.00	26
147,604.11	130,022.77	33,671.86	54,571.71	524,759.55	27
238,840.43	149,241.47	--	--	110,343.59	28
\$18,922,390.99	\$4,485,773.63	\$1,837,881.89	\$1,198,608.25	\$11,083,031.07	29
610	523	170	73	750	30
\$8,551.37	\$4,980.50	\$6,896.35	\$9,403.84	\$8,072.33	31
4.36	5.02	4.66	4.89	4.52	32
--	1	1	19	--	33
--	\$2,350.00	\$5,800.00	\$8,448.50	--	34
--	3.00	5.00	4.68	--	35
2.80	2.89	2.37	2.53	2.86	36
3.24	4.18	3.91	4.26	3.81	37
2.50	2.50	2.00	2.50	2.00	38
\$405,551.24	\$89,938.04	\$27,079.88	\$20,169.36	\$161,061.23	39
² \$22,402,157.86	\$1,372,735.04	\$1,216,215.46	\$821,991.15	\$5,734,554.24	40
\$8,060,418.19	\$1,309,616.65	\$1,186,475.23	\$683,776.25	\$5,657,658.66	41
\$14,747,290.91	\$153,056.43	\$56,820.11	\$158,384.26	\$237,956.81	42
² 76,215	9,881	12,156	5,469	49,272	43
47,301	5,737	7,241	3,200	29,782	44
5,561	618	906	396	3,449	45
5,734	586	785	358	4,556	46
¹ 173	32	121	38	¹ 1,107	47
28,021	4,321	4,454	1,770	21,026	48
\$38,173,803.40	\$278,459.21	\$1,267,504.84	No Trust Department	\$21,882,226.11	49
306,154.96	1,745.61	14,205.83	--	480,395.23	50
--	--	--	--	--	51
535.95	--	--	--	186.18	52
\$38,480,494.31	\$280,204.82	\$1,281,710.67	--	\$22,362,807.52	53
\$9,379,925.89	--	\$53,947.67	--	\$1,504,914.75	54
\$24,482.20	--	--	--	\$50,228.25	55

²Includes 19,856 deposits totaling \$14,215,754.09 acquired in merger.

		WARE
ASSETS		
		WARE TRUST COMPANY
COMMERCIAL DEPARTMENT		
	Incorporated	Feb. 16, 1917
	Began Business	Mar. 1, 1917
1	Cash, clearing and cash items in the process of collection	\$351,520.97
2	Balances with banks	524,797.32
3	U. S. Government obligations, direct and fully guaranteed	1,149,811.47
4	State, county and municipal obligations	253,537.04
5	Other bonds, notes and debentures	46,648.75
6	Corporate stocks	13,641.40
7	Real estate loans	17,600.00
8	Collateral loans	589,770.08
9	Unsecured loans	869,077.24
10	Installment loans	1,065,829.09
11	Overdrafts	17,342.06
12	Banking house, owned directly or indirectly, vaults, furniture, and fixtures	136,174.19
13	Other real estate owned, etc., directly or indirectly	10,433.20
14	Customers' liability on acceptances outstanding	--
15	Prepaid expenses	--
16	Interest accrued but not collected	--
17	Other assets	--
18	Total	\$5,046,182.81
SAVINGS DEPARTMENT		
19	Began business	No Savings
20	Deposits draw interest from	Department
21	Interest is payable	
22	Cash, checks and cash items	
23	Balances with banks	
24	Due from Commercial department	
25	U. S. Government obligations, direct and fully guaranteed	
26	Other public funds	
27	Railroad bonds	
28	Telephone company bonds	
29	Gas, electric and water company bonds	
30	Other bonds	
31	Bank and fire insurance company stock	
32	Securities acquired for debt	
33	Real estate loans	
34	Other loans	
35	Real estate owned, etc.	
36	Income accrued but not collected	
37	Other assets	
38	Total	
TRUST DEPARTMENT		
39	Government, state and municipal bonds	\$68,447.50
40	Other bonds	53,155.76
41	Stocks	313,665.80
42	Loans on real estate	--
43	Other loans	--
44	Real estate by foreclosure, etc.	--
45	Real estate owned	5,075.00
46	Deposits subject to check	7,276.67
47	Other bank deposits	68,447.09
48	Tangible personal property	--
49	Other assets	3.00
50	Total	\$516,070.82

WELLESLEY	WINCHESTER	WORCESTER			
WELLESLEY TRUST COMPANY	WINCHESTER TRUST COMPANY	COMMERCE BANK AND TRUST COMPANY	GUARANTY BANK AND TRUST COMPANY	WORCESTER COUNTY TRUST COMPANY	
May 7, 1923	July 1, 1913	July 6, 1955	Jan. 9, 1930	Mar. 20, 1868	
Nov. 3, 1923	July 1, 1913	Aug. 22, 1955	Apr. 1, 1930	May 1, 1869	
\$82,182.63	\$486,020.92	\$291,347.43	\$2,214,063.58	\$14,433,034.92	1
1,076,592.49	724,432.07	1,190,920.23	6,551,284.49	20,851,405.31	2
2,110,116.48	2,219,914.06	2,164,633.33	10,258,448.83	34,253,617.52	3
837,965.95	833,799.29	201,650.84	--	7,031,305.49	4
480,778.96	23,037.50	--	--	1,797,726.31	5
15,650.00	17,750.00	--	--	277,500.00	6
204,268.38	374,894.33	43,629.48	--	4,825,152.36	7
513,473.56	1,756,326.53	992,177.96	4,764,757.02	18,480,204.70	8
81,985.76	288,866.64	895,148.25	5,437,001.73	14,107,854.75	9
99,794.81	350,053.18	660,684.94	5,638,824.54	16,863,992.09	10
355.66	6,115.38	571.82	13,766.76	37,738.75	11
111,529.27	81,838.00	46,109.57	1,057,308.99	1,829,947.82	12
--	--	--	--	--	13
--	--	--	8,315.00	--	14
2,047.64	5,525.29	9,915.09	--	74,618.02	15
22,368.10	19,896.61	--	--	367,510.85	16
--	--	--	16,146.25	14,744.97	17
\$5,639,109.69	\$7,188,469.80	\$6,496,788.94	\$35,959,917.19	\$135,246,353.86	18
Nov. 3, 1923	Mar. 27, 1918	May 18, 1956	Apr. 1, 1930	Nov. 13, 1934	19
Monthly on 10th	Monthly on 1st	--	Monthly on 1st	Monthly on 1st	20
May 10-Nov. 10	June 10-Dec. 10	--	Jan. 1-July 1	Apr. 1-Oct. 1	21
\$8,211.55	--	--	\$37,406.81	\$18,108.48	22
5,906.57	\$2,102.18	\$2,116.00	14,522.25	4,971.48	23
28,765.37	123,167.67	--	159,873.35	147,776.48	24
894,894.58	662,078.13	--	5,782,225.02	1,716,512.08	25
166,643.47	--	--	2.00	148,068.55	26
95,687.05	--	--	--	--	27
81,188.59	--	--	--	--	28
50,762.22	--	--	--	--	29
--	--	--	--	100,000.00	30
--	--	--	--	--	31
--	--	--	--	--	32
851,607.71	1,113,250.66	--	8,373,453.38	2,261,429.41	33
--	18,100.00	--	--	--	34
--	--	--	--	--	35
10,598.63	7,867.31	--	--	29,332.50	36
--	--	--	54.00	41.45	37
\$2,194,265.74	\$1,926,565.95	\$2,116.00	\$14,367,536.81	\$4,426,240.43	38
No Trust Department	No Trust Department	No Trust Department	\$14,962.44	\$15,185,183.80	39
			--	8,783,284.32	40
			1.00	35,443,939.30	41
			--	488,380.25	42
			--	72,363.19	43
			--	--	44
			--	2,901,462.37	45
			13,778.42	1,345,558.43	46
			10,047.40	2,375,921.52	47
			--	254,642.58	48
			--	89,740.45	49
			\$38,789.26	\$66,940,476.21	50

		WARE
LIABILITIES		
		WARE TRUST COMPANY
COMMERCIAL DEPARTMENT		
1	Demand deposits of individuals, partnerships and corporations	\$3,122,053.22
2	Time deposits of individuals, partnerships and corporations	19,000.00
3	Deposits of U. S. Government (including Postal Savings)	285,423.39
4	Deposits of states, counties, and municipalities	656,297.49
5	Deposits of banks	310,580.93
6	Due to Savings Department	--
7	Other deposits (certified, officers' checks, etc.)	47,135.27
8	Bills payable and other liabilities for borrowed money	--
9	Mortgages or other liens on foreclosed real estate, etc.	--
10	Acceptances executed by or for account of this trust company	--
11	Income collected not earned	97,638.80
12	Accrued for taxes, interest, expenses, etc.	23,010.87
13	Other liabilities	--
14	Capital stock Preferred	--
15	Capital stock Common	150,000.00
16	Surplus	150,000.00
17	Undivided profits	68,177.29
18	Preferred stock retirement fund	--
19	Other capital reserves	116,865.55
20	Total	\$5,046,182.81
SAVINGS DEPARTMENT		
21	Savings deposits	No Savings . Department
22	Club deposits	
23	Income collected not earned	
24	Accrued for taxes, interest, expenses, etc.	
25	Other liabilities	
26	Guaranty fund	
27	Profit and loss, including net current period earnings	
28	Other capital reserves	
29	Total	
SAVINGS DEPARTMENT INFORMATION AS OF DECEMBER 31, 1958		
30	Number of real estate loans	
31	Average real estate loan	
32	Average rate on real estate loans	
33	Number of personal security loans	
34	Average personal security loan	
35	Average rate on personal security loan	
36	Average rate on amount invested in securities	
37	Average rate on amount invested in securities and loans	
PERIOD, DECEMBER 31, 1957 TO DECEMBER 31, 1958		
38	Rate of interest paid	
39	Amount of interest paid	
40	Amount of deposits	
41	Amount of withdrawals	
42	Net increase	
43	Number of deposits	
44	Number of withdrawals	
45	Number of accounts opened	
46	Number of accounts closed	
47	Net increase in number of accounts	
48	Number of accounts, December 31, 1958	
TRUST DEPARTMENT		
49	As trustee, executor, administrator, etc.	\$511,255.91
50	Income	4,814.91
51	Earnings no transferred to the Commercial Department	--
52	Other liabilities	--
53	Total	\$516,070.82
54	As agent, custodian, etc.	\$63,919.67
55	As corporate agent or trustee	\$72,000.00

¹ Decrease.

WELLESLEY	WINCHESTER	WORCESTER			
WELLESLEY TRUST COMPANY	WINCHESTER TRUST COMPANY	COMMERCE BANK AND TRUST COMPANY	GUARANTY BANK AND TRUST COMPANY	WORCESTER COUNTY TRUST COMPANY	
\$4,471,310.35	\$4,301,230.07	\$4,513,635.18	\$27,806,276.50	\$92,649,836.30	1
659.71	4,414.85	300,000.00	--	--	2
56,997.36	215,383.13	208,622.23	1,308,471.98	4,377,508.01	3
336,543.55	1,200,587.60	559,359.20	664,009.55	6,416,521.53	4
24,113.42	452,775.24	121,477.92	1,733,434.71	12,085,525.14	5
28,765.37	123,167.67	--	159,873.35	159,248.15	6
193,727.32	90,817.11	88,154.20	289,815.46	4,359,090.67	7
--	--	--	--	--	8
--	--	--	--	--	9
--	--	--	8,315.00	--	10
9,020.95	47,313.51	66,260.81	105,784.00	1,376,528.56	11
1,197.37	89,825.34	28,423.46	388,429.60	1,053,262.51	12
123.75	--	175.00	6,808.60	399,401.22	13
--	--	--	--	--	14
200,000.00	200,000.00	350,000.00	1,320,000.00	3,250,000.00	15
170,000.00	300,000.00	100,000.00	1,120,000.00	5,750,000.00	16
87,222.22	44,786.60	103,436.58	414,561.74	719,110.40	17
--	--	--	--	--	18
59,428.32	118,168.68	57,594.36	634,136.70	2,650,321.37	19
\$5,639,109.69	\$7,188,469.80	\$6,496,788.94	\$35,959,917.19	\$135,246,353.86	20
\$1,876,468.49	\$1,774,649.41	--	\$13,231,701.97	\$3,661,624.40	21
9,021.50	15,079.00	\$2,116.00	226,096.00	157,943.75	22
--	130.05	--	--	6,333.67	23
6,648.43	5,153.74	--	--	16,817.10	24
4,315.94	19,877.07	--	193,303.58	24,491.90	25
151,500.00	91,000.00	--	474,050.00	250,000.00	26
115,434.39	20,390.66	--	118,655.63	286,301.40	27
30,876.99	286.02	--	123,729.63	22,728.21	28
\$2,194,265.74	\$1,926,565.95	\$2,116.00	\$14,367,536.81	\$4,426,240.43	29
77	136		1,282	337	30
\$11,059.84	\$8,185.66		\$6,531.55	\$6,710.47	31
4.73	4.61		4.84	4.72	32
	2				33
	\$9,050.00				34
	4.50				35
2.44	2.71		2.73	3.09	36
3.35	3.93		3.99	3.95	37
2.50	2.50		2.50	2.00	38
\$35,899.59	\$37,684.86		\$290,767.47	\$62,863.89	39
\$1,151,308.85	\$865,892.53		\$5,955,271.18	\$2,142,182.75	40
\$1,000,071.14	\$791,265.71		\$5,909,056.61	\$2,008,720.74	41
\$187,137.30	\$112,311.68		\$336,982.04	\$196,325.90	42
6,557	5,686		47,152	17,303	43
3,684	3,245		32,065	12,896	44
361	285		2,714	2,257	45
354	282		2,557	1,610	46
7	3		157	647	47
2,921	2,153		18,406	7,403	48
No Trust Department	No Trust Department	No Trust Department	\$38,789.26	\$66,291,962.18	49
			--	646,014.03	50
			--	--	51
			--	2,500.00	52
			\$38,789.26	\$66,940,476.21	53
			--	\$85,765,594.60	54
			--	\$3,184,147.92	55

STATEMENTS RELATING TO TRUST COMPANIES AND CERTAIN OTHER FINANCIAL INSTITUTIONS

INDEX

Statement Number	Page
1. Aggregate statement, commercial departments	61
2. Aggregate statement, savings departments	62
3. Aggregate statement, trust departments	63
4. Comparative aggregate statements, commercial departments.	64
5. Comparative aggregate statements, savings departments . . .	66
6. Comparative aggregate statements, trust departments	68
7. Analysis of earnings, profits, dividends and capital changes, commercial departments	70
8. Analysis of earnings, profits, dividends and capital changes, savings departments	71
9. Comparative statements of earnings, profits and capital changes, commercial departments	72
10. Comparative statements of earnings, profits and capital changes, savings departments	72
11. Number of depositors, commercial and savings departments .	74
12. Dividends, deposits and withdrawals, savings departments. . .	74
13. Dividends paid by savings departments	75
14. Average rate of interest received on loans and investments, savings departments	75
15. Statements of corporations doing business under G. L., Chapter 172A	76
16. Analysis of earnings, profits, dividends and capital changes of corporations doing business under G.L., Chapter 172A .	78
17. Amounts of foreign transmissions under G. L., Chapter 169, by country	79
18. Amounts of foreign transmissions under G. L., Chapter 169, by transmitter	79

Miscellaneous Financial Institutions:

Massachusetts Hospital Life Insurance Co., Balance Sheets	80
Brown Brothers Harriman & Company, Statement of Condition	81

Holding Companies:

Bay State Corporation	82
Shawmut Association	83

STATEMENT No. 1

AGGREGATE STATEMENT OF THE COMMERCIAL DEPARTMENTS
OF TRUST COMPANIES

No. Trust Companies Reporting	60 Dec. 31, 1958	59 Dec. 31, 1957	% of Total Assets	
			Dec. 31, 1958	Dec. 31, 1957
ASSETS	(In thousands)	(In thousands)		
Cash, clearing and cash items in the process of collection	\$152,773	\$147,967	8.90	9.15
Balances with banks	223,235	224,525	13.00	13.89
U. S. Government obligations, direct and fully guaranteed	485,826	398,904	28.29	24.68
State, county and municipal obligations	118,784	105,195	6.92	6.51
Other bonds, notes and debentures	25,190	32,034	1.47	1.98
Corporate stocks	3,869	3,816	.23	.24
Real estate loans	44,628	34,661	2.60	2.14
Collateral loans	213,004	221,521	12.40	13.70
Unsecured loans	257,475	277,163	14.99	17.15
Installment loans	154,121	138,104	8.98	8.54
Overdrafts	333	413	.02	.03
Banking house, vaults, furniture and fixtures	26,670	24,817	1.55	1.54
Other real estate owned, etc., directly or indirectly	81	76	--	--
Customers' liability on acceptances outstanding	2,541	1,077	.15	.07
Prepaid expenses	1,459	961	.08	.06
Interest accrued but not collected	4,930	3,768	.29	.23
Other assets	2,309	1,511	.13	.09
Total	\$1,717,228	\$1,616,513	100.	100.
LIABILITIES AND CAPITAL			% of Total Liabilities	
Demand deposits of individuals, partnerships and corporations	\$1,186,373	\$1,130,406	69.09	69.93
Time deposits of individuals, partnerships and corporations	3,397	2,463	.20	.15
Deposits of U. S. Government (Including Postal Savings)	39,586	42,750	2.30	2.64
Deposits of states, counties and municipalities	127,745	114,852	7.44	7.10
Deposits of banks	97,561	85,843	5.68	5.31
Other deposits (certified, officers' checks, etc.)	52,311	44,687	3.05	2.76
Bills payable	300	--	.02	--
Acceptances executed by or for account of this trust company	2,571	1,079	.15	.07
Income collected not earned	12,707	11,169	.74	.69
Accrued for taxes, interest, expenses, etc.	13,675	12,742	.80	.79
Other liabilities	6,686	6,743	.39	.42
Capital Stock, Preferred	200	800	.01	.05
Capital Stock, Common	50,942	50,066	2.97	3.10
Surplus	70,681	67,831	4.11	4.20
Undivided profits ¹	26,524	24,913	1.54	1.54
Preferred stock retirement fund		25	--	--
Other capital reserves ²	25,969	20,144	1.51	1.25
Total	\$1,717,228	\$1,616,513	100.	100.
Number of commercial department depositors	496,695	472,914	--	--

¹ Does not include Trust Dept. earnings carried in Capital Accounts on Statements 7 and 9--Shown separately on Statement 3.

²Includes valuation reserves (1958) \$19,314; (1957) \$15,625.

STATEMENT No. 2
AGGREGATE STATEMENT OF THE SAVINGS DEPARTMENTS
OF TRUST COMPANIES

No. Trust Companies Reporting	55 Dec. 31, 1958	54 Dec. 31, 1957	% of Total Assets	
			Dec. 31, 1958	Dec. 31, 1957
ASSETS	(In thousands)	(In thousands)		
Cash, checks and cash items	\$750	\$827	.27	.33
Balances with banks	8,675	7,661	3.13	3.05
U. S. Government obligations, direct and fully guaranteed	104,116	91,325	37.60	36.41
Other public funds	18,005	12,670	6.50	5.05
Railroad bonds	458	548	.16	.22
Telephone company bonds	381	506	.14	.20
Gas, electric and water company bonds.	596	624	.22	.25
Other bonds	857	306	.31	.12
Bank and fire insurance company stocks	644	602	.23	.24
Real estate loans	135,635	127,305	48.98	50.75
Other loans	6,028	7,908	2.18	3.15
Real estate owned, etc.	28	18	.01	.01
Income accrued but not collected	671	477	.24	.19
Other assets	75	84	.03	.03
Total	\$276,919	\$250,861	100.	100.
LIABILITIES			% of Total Liabilities	
Savings deposits	\$248,588	\$224,606	89.77	89.54
Club deposits	2,782	2,602	1.00	1.04
Income collected not earned	85	129	.03	.05
Accrued for taxes, interest, expenses, etc.	1,544	1,283	.56	.51
Other liabilities	2,653	2,205	.96	.88
Guaranty fund	11,977	11,850	4.33	4.72
Profit and loss, including net current period earnings	6,715	5,769	2.42	2.30
Other capital reserves ¹	2,575	2,417	.93	.96
Total	\$276,919	\$250,861	100.	100.
Number of savings department de- positors	416,896	394,468	--	--

¹Includes valuation reserves (1958) \$1,897; (1957) \$1,666.

STATEMENT No. 3
AGGREGATE STATEMENT OF THE TRUST DEPARTMENTS
OF TRUST COMPANIES

No. Trust Companies Reporting	40 Dec. 31, 1958	41 Dec. 31, 1957	% of Total Assets	
			Dec. 31, 1958	Dec. 31, 1957
ASSETS	(In thousands)	(In thousands)		
Government, state and municipal bonds	\$680,453	\$683,622	26.52	28.62
Other bonds	540,592	460,905	21.07	19.30
Stocks	1,189,037	1,099,028	46.34	46.02
Loans on real estate	19,321	12,676	.75	.53
Other loans	5,381	6,672	.21	.28
Real estate by foreclosure, etc.	--	1	--	--
Real estate owned	29,060	28,386	1.13	1.19
Deposits subject to check	62,406	61,450	2.43	2.57
Other bank deposits	24,330	21,835	.95	.91
Tangible personal property	950	626	.03	.03
Other assets	14,534	13,179	.57	.55
Total	\$2,566,064	\$2,388,380	100.	100.
LIABILITIES			% of Total Liabilities	
As trustee, executor, administrator, etc.	\$2,540,050	\$2,361,287	98.99	98.87
Income	25,726	26,758	1.00	1.12
Earnings not transferred to the commercial department	40	58	--	--
Other liabilities	248	277	.01	.01
Total	\$2,566,064	\$2,388,380	100.	100.

HELD AS AGENT, CUSTODIAN, ETC.

Date	Number of Trust Companies Reporting	Book Value (In thousands)
December 31, 1956	34	\$3,075,743
December 31, 1957	31	\$3,730,832
December 31, 1958	30	\$4,080,710

HELD AS CORPORATE AGENT OR TRUSTEE

Date	Number of Trust Companies Reporting	Book Value (In thousands)
December 31, 1956	16	\$348,545
December 31, 1957	14	\$352,876
December 31, 1958	14	\$372,838

STATEMENT

COMPARATIVE STATEMENT OF ASSETS AND LIABILITIES OF COMMERCIAL DEPART-

(Amounts shown in thousands)

ASSETS

Year	No. of Cos.	Cash, Clearing and Cash Items in the Process of Collection	Balances with Banks	U. S. Government Obligations, Direct and Fully Guaranteed	State, County and Municipal Obligations	Other Bonds, Notes and Debentures	Corporate Stock	Real Estate Loans	Collateral Loans
1949	57	\$ 71,160	\$178,336	\$464,129	\$ 19,826	\$49,468	\$3,002	\$ 6,553	\$107,182
1950	57	93,387	192,310	445,681	39,498	50,678	3,010	7,060	124,542
1951	57	108,143	216,979	449,468	42,866	46,539	3,003	10,254	134,138
1952	58	105,415	206,806	443,544	47,089	50,616	3,038	13,920	143,010
1953	58	93,257	204,496	420,289	55,046	48,920	3,297	18,211	151,106
1954	58	92,999	211,862	428,724	70,857	46,560	3,351	20,485	160,046
1955	61	133,752	241,105	446,585	87,923	44,757	3,564	24,001	230,647
1956	59	161,349	243,409	401,392	96,103	36,070	3,557	35,274	216,418
1957	59	147,967	224,525	398,904	105,195	32,034	3,816	34,661	221,521
1958	60	152,773	223,235	485,826	118,784	25,190	3,869	44,628	213,004

LIABILITIES AND CAPITAL

Year	No. of Cos.	Demand Deposits of Individuals Partnerships and Corporations	Time Deposits of Individuals, Partnerships and Corporations	Deposits of U. S. Government (Including Postal Savings)	Deposits of States, Counties and Munic- ipalities	Deposits of Banks	Other Deposits (Certi- fied, Officers' Checks, etc.)	Bills Payable and Other Liabilities for Borrowed Money	Acceptances Executed by or for Account of Trust Companies
1949	57	\$ 765,446	\$4,393	\$29,193	\$ 65,778	\$52,128	\$28,336	\$ 800	\$ 643
1950	57	849,703	7,552	25,642	76,576	54,694	30,476	--	273
1951	57	900,792	7,320	21,164	69,726	62,768	44,730	2,500	2,076
1952	58	913,376	5,868	39,254	79,766	65,062	36,939	--	173
1953	58	917,471	5,788	32,019	80,240	65,219	32,224	400	172
1954	58	958,516	6,589	33,575	83,009	69,968	30,886	--	155
1955	61	1,136,850	8,333	32,380	102,777	94,218	44,848	328	1,187
1956	59	1,141,123	3,832	34,684	103,944	96,881	59,372	242	1,070
1957	59	1,130,406	2,463	42,750	114,852	85,843	44,687	--	1,079
1958	60	1,186,373	3,397	39,586	127,745	97,561	52,311	300	2,571

No. 4

MENTS OF TRUST COMPANIES AS OF DEC. 31, FOR YEARS 1949 TO 1958, INCLUSIVE

(Amounts shown in thousands)

ASSETS

Unsecured Loans	Install- ment Loans	Banking Houses, Owned Directly or Indirectly, Vaults, Furniture and Fixtures	Other Real Estate Owned, etc., Directly or Indirectly	Customers' Liability on Accept- ances Out- standing	Prepaid Expenses	Interest Accrued but not Collected	Other Assets	Total	Year
\$104,998	\$ 42,384	\$12,657	\$32	\$ 529	\$ 399	\$1,942	\$1,261	\$1,063,858	1949
141,953	52,023	13,178	27	272	413	2,196	1,484	1,167,712	1950
153,460	53,045	15,176	26	2,074	484	2,106	1,240	1,239,001	1951
173,444	67,637	15,807	55	173	580	2,169	1,843	1,275,146	1952
176,778	82,266	16,838	21	172	580	2,327	1,389	1,274,993	1953
188,938	84,169	17,827	14	155	670	2,381	1,387	1,330,425	1954
246,252	107,390	19,831	57	1,187	967	2,761	1,913	1,592,692	1955
280,975	120,564	19,430	28	1,070	869	2,831	2,187	1,621,526	1956
277,163	138,104	24,817	76	1,077	961	3,768	1,924	1,616,513	1957
257,808	154,121	26,670	81	2,541	1,459	4,930	2,309	1,717,228	1958

LIABILITIES AND CAPITAL

Income Col- lected Not Earned	Accrued for Taxes, Interest, Ex- penses, etc.	Other Lia- bilities	Capital Stock Pre- ferred, R.F.C.	Capital Stock Pre- ferred, Other	Capital Stock, Common	Surplus	Un- divided Profits ¹	Pre- ferred Stock Retire- ment Funds	Other Capital Re- serves ²	Total	Year
\$ 3,126	\$ 4,694	\$ 881	--	\$925	\$35,053	\$43,138	\$15,667	\$ 50	\$13,607	\$1,063,858	1949
3,876	5,688	927	--	925	36,253	44,127	15,891	100	15,009	1,167,712	1950
4,024	6,866	1,068	--	825	36,744	44,701	15,986	150	16,561	1,239,001	1951
5,426	7,971	891	--	825	37,839	46,801	17,635	200	17,120	1,275,146	1952
6,480	8,487	1,205	--	825	38,464	49,751	19,794	250	16,204	1,274,993	1953
6,655	9,716	1,246	--	800	38,839	52,116	21,479	50	16,826	1,330,425	1954
8,932	9,750	1,573	--	800	46,994	61,137	24,308	100	18,177	1,592,692	1955
9,967	11,169	2,854	--	800	48,897	61,074	25,710	151	19,756	1,621,526	1956
11,169	12,742	6,743	--	800	50,066	67,831	24,913	25	20,144	1,616,513	1957
12,707	13,675	6,686	--	200	50,942	70,681	26,524	--	25,969	1,717,228	1958

¹ Does not include Trust Department earnings carried in Capital Accounts on Statements 7 and 9.

² Includes valuation reserves.

STATEMENT

COMPARATIVE STATEMENT OF ASSETS AND LIABILITIES OF SAVINGS DEPARTMENTS

(Amounts shown in thousands)

ASSETS

Year	Number of Depart- ments	Cash, Checks and Cash Items	Balances with Banks	U. S. Government Obligations Direct and Fully Guaranteed	Other Public Funds	Railroad Bonds and Notes	Boston Terminal Company Bonds	Tele- phone Company Bonds
1949 ..	51	\$803	\$6,446	\$151,179	\$ 7,827	\$1,191	\$31	\$915
1950 ..	51	780	6,048	134,823	10,410	1,165	31	965
1951 ..	51	944	7,059	129,788	10,948	1,408	--	863
1952 ..	52	849	7,547	123,582	11,360	1,876	--	861
1953 ..	52	791	7,701	115,012	12,025	1,794	--	622
1954 ..	52	685	6,958	108,376	12,468	1,249	--	350
1955 ..	54	736	6,881	98,915	12,630	711	--	305
1956 ..	53	729	7,165	89,392	12,269	570	--	300
1957 ..	54	827	7,661	91,325	12,670	548	--	506
1958 ..	55	750	8,675	104,116	18,005	458	--	381

LIABILITIES

Year	Deposits	Christmas and Other Club Deposits	Income Collected Not Earned	Accrued for Taxes, Interest, Expenses, etc.
1949	\$263,296	\$1,232	\$ 41	\$ 800
1950	253,014	1,279	44	840
1951	251,489	1,572	54	927
1952	250,087	1,783	57	898
1953	244,231	2,012	53	978
1954	233,437	2,045	49	1,111
1955	227,293	2,203	64	1,021
1956	214,413	2,313	60	1,190
1957	224,606	2,602	129	1,283
1958	248,588	2,782	85	1,544

No. 5
OF TRUST COMPANIES AS OF DEC. 31, FOR YEARS 1949 TO 1958, INCLUSIVE

(Amounts shown in thousands)

ASSETS

Gas, Electric and Water Company Bonds	Federal Land Bank Bonds	Other Bonds	Bank and Fire Insurance Company Stocks	Loans on Real Estate	Loans on Personal Security	Real Estate Owned, etc.	Other Assets	Total	Year
\$814	\$ 95	\$ 24	\$381	\$109,745	\$4,011	\$ 72	\$666	\$284,200	1949
761	196	3	381	114,714	4,206	115	644	275,242	1950
824	--	230	487	117,529	4,351	15	599	275,045	1951
853	--	198	478	121,608	4,880	19	605	274,716	1952
680	--	168	491	124,751	4,385	127	654	269,201	1953
524	--	120	465	122,165	4,325	108	593	258,386	1954
348	--	128	475	126,110	5,019	47	505	252,810	1955
319	--	78	528	123,474	5,371	34	460	240,689	1956
624	--	306	602	127,305	7,908	18	561	250,861	1957
596	--	857	644	135,635	6,028	28	746	276,919	1958

LIABILITIES

Other Liabilities	Guaranty Fund	Net Current Earnings and Other Capital Reserves ¹	Total	Year
\$ 745	\$10,464	\$7,622	\$284,200	1949
876	11,149	8,040	275,242	1950
908	11,573	8,522	275,045	1951
991	12,121	8,779	274,716	1952
1,029	12,463	8,435	269,201	1953
1,018	12,473	8,253	258,386	1954
1,057	12,602	8,570	252,810	1955
2,320	12,118	8,275	240,689	1956
2,205	11,850	8,186	250,861	1957
2,653	11,977	9,290	276,919	1958

¹Includes valuation reserves.

STATEMENT
COMPARATIVE STATEMENT OF ASSETS AND LIABILITIES OF TRUST DEPARTMENTS
(Amounts shown in thousands)

Year	Number of Depart- ments	Government, State and Municipal Bonds	Other Bonds	Stocks	Loans on Real Estate	Other Loans	Real Estate by Foreclosure, etc.	Real Estate Owned
1949	43	\$472,272	\$136,738	\$ 734,759	\$ 6,645	\$2,869	\$ 21	\$32,338
1950	43	516,099	124,615	751,889	6,776	2,442	88	29,480
1951	44	540,099	136,319	782,255	6,458	2,855	17	27,380
1952	44	547,618	177,953	812,863	6,694	2,316	15	27,520
1953	44	564,071	213,153	847,185	6,297	2,050	104	27,171
1954	43	581,681	247,797	918,480	6,466	1,738	135	28,481
1955	44	667,925	296,472	999,496	6,376	5,425	--	28,179
1956	41	711,556	376,500	1,043,648	9,421	5,797	--	27,452
1957	41	683,622	460,905	1,099,028	12,676	6,672	1	28,386
1958	40	680,453	540,592	1,189,037	19,321	5,381	--	29,060

No. 6

OF TRUST COMPANIES AS OF DECEMBER 31, FOR YEARS 1949 TO 1958, INCLUSIVE

(Amounts shown in thousands)

Deposits Subject to Check	Other Bank Deposits	Other Assets	Total Assets and Liabilities	Trust Accounts *	Income	Other Liabilities	Year
\$47,039	\$15,327	\$ 4,506	\$1,452,514	\$1,431,236	\$20,414	\$864	1949
45,187	18,707	5,529	1,500,812	1,475,799	24,155	858	1950
46,039	18,733	10,403	1,570,558	1,547,556	22,327	695	1951
46,100	19,722	12,821	1,653,622	1,631,036	21,840	746	1952
53,267	18,766	13,716	1,745,780	1,723,183	22,015	582	1953
62,200	23,559	14,751	1,885,288	1,861,513	23,117	658	1954
52,444	39,420	14,150	2,109,887	2,082,807	26,504	576	1955
65,515	25,684	18,117	2,283,690	2,256,378	26,993	319	1956
61,450	21,835	13,805	2,388,380	2,361,287	26,758	335	1957
62,406	24,330	15,484	2,566,064	2,540,050	25,726	288	1958

* Includes Executor, Administrator, etc.

STATEMENT NO. 7

ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS AND CHANGES IN TOTAL CAPITAL
ACCOUNTS OF TRUST COMPANIES

COMMERCIAL DEPARTMENT

(Cents omitted)	1958	1957	1956	1955	1954
1 Current Operating Earnings					
a Interest and discount on loans	\$34,932,481	\$35,094,500	\$31,368,920	\$24,667,343	\$20,295,418
b Interest on U.S. Government obligations	10,527,451	9,748,162	9,550,126	8,691,623	7,516,257
c Interest and dividends on other securities	3,688,505	3,275,205	3,018,107	2,676,586	2,350,994
d Commissions and exchange	3,159,801	2,584,995	2,011,976	1,599,576	1,216,343
e Service charges	6,394,121	5,721,455	5,331,423	4,878,241	4,347,089
f Safe deposit rentals	929,701	876,571	865,364	844,268	817,216
g Bank building income	1,502,468	905,462	1,161,057	1,084,793	1,110,479
h Income from other real estate owned	44,824	19,173	15,824	13,451	17,489
i Trust department	17,730,320	16,951,669	16,234,125	14,640,057	11,327,184
j Other current operating earnings	651,043	645,530	563,367	426,916	412,682
k Gross current operating earnings	\$79,560,715	\$75,822,722	\$70,120,289	\$59,522,854	\$49,411,151
2 Current Operating Expenses					
a Salaries	\$29,713,086	\$27,424,686	\$25,493,324	\$22,593,475	\$19,853,842
b Taxes, other than income and real estate	890,401	841,315	796,830	651,743	604,281
c Expense of occupancy and maintenance of banking quarters	8,213,958	7,140,677	6,562,992	5,865,927	5,242,213
d Expenses allocable to other real estate owned	9,369	10,888	6,015	8,294	6,600
e Interest on deposits	106,712	99,455	104,171	121,348	93,174
f Interest and discount on borrowings	159,022	447,976	246,288	112,496	61,577
g Other current operating expenses	13,494,659	12,174,839	10,943,484	9,571,373	8,420,112
h Total current operating expenses	\$52,587,207	\$48,139,836	\$44,153,104	\$38,924,656	\$34,281,799
3 Net Current Operating Earnings Before Income Taxes (1k less 2h)	\$26,973,508	\$27,682,886	\$25,967,185	\$20,598,198	\$15,129,352
4 Less: Taxes on Net Income					
a Federal	\$11,602,521	\$9,247,141	\$7,959,920	\$6,742,144	\$5,978,935
b State	2,222,802	1,739,826	1,514,145	1,313,388	1,181,773
c Total income taxes	\$13,825,323	\$10,986,967	\$9,474,065	\$8,055,532	\$7,160,708
5 Net Current Operating Earnings After Income Taxes (3 less 4c)	\$13,148,185	\$16,695,919	\$16,493,120	\$12,542,666	\$7,968,644
6 Profits on Assets Sold or Exchanged and Recoveries					
a Profits on securities	\$5,449,256	\$307,188	\$152,952	\$389,533	\$1,994,299
b Profits on real estate owned by foreclosure, etc.	--	90	--	--	1,533
c Profits on other assets	24,173	9,273	9,157	10,297	53,584
d Recoveries on loans	260,232	247,189	134,214	96,703	134,664
e Recoveries on securities	123,648	449,791	299,416	302,300	306,136
f All other recoveries	1,185,203	553,671	701,303	1,232,591	459,183
g Total profits and recoveries	\$7,042,512	\$1,567,202	\$1,297,042	\$2,031,424	\$2,949,399
7 Subtotal (5 plus 6g)	\$20,190,697	\$18,263,121	\$17,790,162	\$14,574,090	\$10,918,043
8 Losses and Charge-Offs					
a On loans	\$2,033,729	\$1,984,551	\$2,159,841	\$1,679,577	\$929,235
b On securities	1,756,019	3,256,879	3,219,739	2,320,788	816,310
c On real estate owned by foreclosure, etc.	--	6,931	--	220	716
d All other losses and charge-offs	2,475,107	1,079,545	2,360,372	2,805,725	1,792,252
e Total losses and charge-offs	\$6,264,855	\$6,327,906	\$7,739,952	\$6,806,310	\$3,538,513
9 Net Profits Before Dividends (7 less 8e)	\$13,925,842	\$11,935,215	\$10,050,210	\$7,767,780	\$7,379,530
10 Cash Dividends Declared	7,800,068	7,203,769	6,871,261	6,408,215	5,047,840
11 Net Profits After Dividends (9 less 10)	\$6,125,774	\$4,731,446	\$3,178,949	\$1,359,565	\$2,331,690
12 Other Additions to Capital Account					
a Preferred capital sold (par value)	--	--	--	--	--
b Common capital sold (par value)	\$1,805,000	\$2,025,000	\$600,000	\$1,270,000	\$450,000
c Premiums on new capital sold	2,558,163	1,500,500	1,107,500	958,532	250,000
d Contributions to capital	--	961,875	--	15,269,254	--
e Transfers from Savings Department	866,658	1,406,417	1,741,135	1,051,478	2,535,670
f Total other additions to capital account	\$5,229,821	\$5,893,792	\$3,448,635	\$18,549,264	\$3,235,670
13 Subtotal (11 plus 12f)	\$11,355,595	\$10,625,238	\$6,627,584	\$19,908,829	\$5,567,360
14 Other Deductions from Capital Account					
a Preferred capital retired (par value)	\$600,000	\$240,000	--	--	\$125,000
b Common capital retired (par value)	--	1,250,000	\$1,100,000	--	250,000
c Premiums on capital retired	\$3,925,438	2,642,453	2,519,990	--	672,636
d Transfers to Savings Department	--	195,222	5,383	--	--
e Total other deductions from capital	\$4,525,438	\$4,327,675	\$3,625,373	\$40,000	\$1,047,636
15 Net Change in Total Capital Account (13 less 14e)	\$6,830,157	\$6,297,563	\$3,002,211	\$19,868,829	\$4,519,724
16 Total Capital Account at Beginning of Year ¹	148,212,236	141,914,673	138,912,462	119,043,633	114,523,909
17 Total Capital Account at End of Year ¹	\$155,042,393	\$148,212,236	\$141,914,673	\$138,912,462	\$119,043,633

¹ Includes Trust Department earnings not carried in the Undivided Profits account but does not include valuation reserves carried in Capital Reserves, on Statements 1 and 4.

STATEMENT NO. 8

ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS AND CHANGES IN TOTAL CAPITAL
ACCOUNTS OF TRUST COMPANIES

SAVINGS DEPARTMENT

Cents omitted	1958	1957	1956	1955	1954
1 Current Operating Earnings					
a Interest and discount on loans	\$6,504,085	\$6,054,437	\$5,889,863	\$5,679,590	\$5,673,040
b Interest on U.S.Government obligations . .	2,651,244	2,234,685	2,347,594	2,353,016	2,303,009
c Interest and dividends on other securities .	477,276	375,861	316,440	311,600	317,703
d Commissions and exchange	11,157	5,308	11,362	11,461	12,212
e Service charges	19,372	18,718	14,587	17,646	17,169
f Income from other real estate owned . . .	1,881	4,842	9,979	21,435	18,501
g Other current operating earnings	6,539	4,189	3,685	2,644	1,958
h Gross current operating earnings	\$9,671,554	\$8,698,040	\$8,593,510	\$8,397,392	\$8,343,592
2 Current Operating Expenses					
a Salaries	\$1,292,389	\$1,275,040	\$1,292,670	\$1,294,167	\$1,321,243
b Taxes, other than income and real estate .	18,115	17,990	16,862	17,097	20,476
c Expense of occupancy and maintenance of banking quarters	307,131	292,067	311,066	306,367	310,840
d Expense allocable to other real estate owned	2,069	6,210	13,203	32,501	37,768
e Interest on deposits	5,221,274	4,359,379	3,834,444	3,138,356	3,143,492
f Interest and discount on borrowings . . .	32,263	967	42	--	4,804
g Other current operating expenses	671,174	664,214	706,171	698,162	694,351
h Total current operating expenses	\$7,544,415	\$6,615,867	\$6,174,458	\$5,486,650	\$5,532,974
3 Net Current Operating Earnings Before Income Taxes (1h less 2h)	\$2,127,139	\$2,082,173	\$2,419,052	\$2,910,742	\$2,810,618
4 Less: Taxes on Net Income					
a Federal	\$657,824	\$370,065	\$409,994	\$615,490	\$795,438
b State	166,048	82,089	88,791	128,976	165,856
c Total income taxes	\$823,872	\$452,154	\$498,785	\$744,466	\$961,294
5 Net Current Operating Earnings After Income Taxes (3 less 4c)	\$1,303,267	\$1,630,019	\$1,920,267	\$2,166,276	\$1,849,324
6 Profits on Assets Sold or Exchanged and Recoveries					
a Profits on securities	\$1,271,383	\$91,703	\$12,594	\$56,397	\$638,542
b Profits on real estate owned by fore- closure, etc.	32	1,493	--	611	3,611
c Profits on other assets	--	--	--	--	1,440
d Recoveries on loans	17,393	28,784	11,852	41,407	15,601
e Recoveries on securities	53,352	2,477	63,153	33,761	34,187
f All other recoveries	19,611	101,382	161,896	61,171	49,806
g Total profits and recoveries	\$1,361,771	\$225,839	\$249,495	\$191,347	\$743,187
7 Subtotal (5 plus 6g)	\$2,665,038	\$1,855,858	\$2,169,762	\$2,359,623	\$2,592,511
8 Losses and Charge-Offs					
a On loans	\$135,984	\$175,062	\$89,407	\$102,123	\$81,547
b On securities	554,012	938,064	870,344	332,305	156,433
c On real estate owned by foreclosure, etc.	1,030	1,108	34,382	39,595	1,147
d All other losses and charge-offs	107,182	29,527	46,766	10,943	30,432
e Total losses and charge-offs	\$798,208	\$1,143,761	\$1,040,899	\$484,966	\$269,559
9 Net Profits (7 less 8e)	\$1,866,830	\$712,097	\$1,128,863	\$1,874,657	\$2,322,952
10 Transfers from Commercial Department.	--	195,222	5,383	40,000	--
11 Subtotal (9 plus 10)	\$1,866,830	\$907,319	\$1,134,246	\$1,914,657	\$2,322,952
12 Transfers to Commercial Department. . .	866,658	1,406,417	1,741,135	1,051,478	2,535,670
13 Net Change in Total Capital Account (11 less 12)	\$1,000,172	² \$499,098	² \$606,889	\$863,179	² \$212,718
14 Total Capital Account at Beginning of Year ¹	18,370,180	18,869,278	19,476,167	18,612,988	18,825,706
15 Total Capital Account at End of Year ¹ . .	\$19,370,352	\$18,370,180	\$18,869,278	\$19,476,167	\$18,612,988

¹ Does not include valuation reserves carried in Capital Reserves on Statements 2 and 5.
² Decrease.

STATEMENT

COMPARATIVE STATEMENT OF EARNINGS AND EXPENSES, PROFITS AND LOSSES
TRUST COMPANIES FOR THE CALENDAR

(Amounts shown in thousands.)

Year	No. of Cos.	Gross Current Operating Earnings	Total Current Operating Expenses	Net Current Operating Earnings After Taxes	Profits	Recoveries	Losses and Charge-Offs		
							Loans	Securities	All Other
1949	57	\$31,820	\$25,575	\$ 6,245	\$ 448	\$1,275	\$1,804	\$ 602	\$1,973
1950	57	34,692	28,073	6,619	773	1,039	1,467	589	1,030
1951	57	39,102	31,694	7,408	218	923	1,293	1,032	1,084
1952	58	42,433	35,091	7,342	212	1,114	1,134	674	1,275
1953	58	46,637	38,533	8,104	438	1,319	648	946	1,190
1954	58	49,411	41,443	7,968	2,049	900	929	816	1,793
1955	61	59,523	46,980	12,543	400	1,632	1,680	2,321	2,806
1956	59	70,120	53,627	16,493	162	1,135	2,160	3,220	2,360
1957	59	75,822	59,126	16,696	316	1,251	1,985	3,257	1,086
1958	60	79,561	66,413	13,148	5,473	1,569	2,034	1,756	2,475

STATEMENT

COMPARATIVE STATEMENT OF EARNINGS AND EXPENSES, PROFITS AND LOSSES
TRUST COMPANIES FOR THE CALENDAR

(Amounts shown in thousands.)

Year	Number of Departments	Gross Current Operating Earnings	Interest on Deposit	Other Current Operating Expenses	Net Current Operating Earnings After Taxes	Profits	Recoveries
1949	51	\$8,009	\$2,910	\$2,588	\$2,511	\$ 228	\$ 390
1950	51	7,967	2,857	2,844	2,266	240	126
1951	51	7,949	2,817	3,033	2,099	76	271
1952	52	8,152	3,055	3,010	2,087	46	82
1953	52	8,441	3,160	3,102	2,179	63	100
1954	52	8,343	3,143	3,351	1,849	644	99
1955	54	8,397	3,138	3,093	2,166	57	136
1956	53	8,594	3,835	2,839	1,920	13	237
1957	54	8,698	4,359	2,709	1,630	93	133
1958	55	9,672	5,221	3,148	1,303	1,271	90

NO. 9

AND CHANGES IN CAPITAL ACCOUNTS OF THE COMMERCIAL DEPARTMENTS OF
YEARS 1949 TO 1958, INCLUSIVE

(Amounts shown in thousands.)

Net Profit	Profits Transferred from Savings Dept. (Net)	Other Additions to Capital Accounts	Dividends Declared or Paid	Other Deductions from Capital Accounts	Net Change in Total Capital Accounts	Total Capital Accounts at End of Period ¹	Year
\$3,589	\$2,110	\$1,353	\$3,987	\$1,794	\$1,271	\$100,906	1949
5,345	1,248	75	4,212	--	2,456	103,362	1950
5,140	1,045	883	4,274	444	2,350	105,712	1951
5,585	1,119	1,512	4,447	--	3,769	109,481	1952
7,077	1,717	975	4,649	77	5,043	114,524	1953
7,379	2,536	700	5,048	1,047	4,520	119,044	1954
7,768	1,051	17,498	6,408	40	19,869	138,913	1955
10,050	1,736	1,707	6,871	3,620	3,002	141,915	1956
11,935	1,211	4,488	7,204	4,133	6,297	148,212	1957
13,925	867	4,363	7,800	4,525	6,830	155,042	1958

¹ Does not include valuation reserves carried in Capital Reserves on Statements 1 and 4. Includes Trust Dept. earnings not carried in Undivided Profits on Statements 1 and 4.

NO. 10

AND CHANGES IN CAPITAL ACCOUNTS OF THE SAVINGS DEPARTMENTS OF
YEARS 1949 TO 1958, INCLUSIVE

(Amounts shown in thousands.)

Losses and Charge-Offs			Net Profit	Profits Transferred to Commercial Dept. (Net)	Net Change in Total Capital Accounts	Total Capital Accounts at End of Period ¹	Year
Loans	Securities	All Other					
\$145	\$291	\$ 67	\$2,626	\$2,110	\$ 516	\$15,916	1949
109	169	21	2,333	1,248	1,085	17,001	1950
105	301	87	1,953	1,045	908	17,909	1951
52	222	19	1,922	1,119	803	18,712	1952
31	489	68	1,754	1,640	114	18,826	1953
82	156	31	2,323	2,536	213 ²	18,613	1954
102	332	51	1,874	1,011	863	19,476	1955
89	871	81	1,129	1,736	607 ²	18,869	1956
175	938	31	712	1,211	499 ²	18,370	1957
136	554	107	1,867	867	1,000	19,370	1958

¹ Does not include valuation reserves carried in Capital Reserves on Statements 2 and 5.

² Decrease.

STATEMENT No. 11
NUMBER OF DEPOSIT ACCOUNTS IN TRUST COMPANIES

Date	Commercial Department	Savings Department	Total
December 31, 1949	328,266	449,812	778,078
December 31, 1950	344,173	444,303	788,476
December 31, 1951	364,649	429,229	793,878
December 31, 1952	393,248	432,320	825,568
December 31, 1953	412,692	428,502	841,194
December 31, 1954	422,763	409,978	832,741
December 31, 1955	447,351	407,267	854,618
December 31, 1956	447,026	380,888	827,914
December 31, 1957	472,914	394,468	867,382
December 31, 1958	496,695	416,896	913,591

STATEMENT No. 12
INTEREST, DEPOSITS AND WITHDRAWALS, JANUARY 1, 1958 TO DECEMBER 31, 1958,
INCLUSIVE, SAVINGS DEPARTMENTS OF TRUST COMPANIES
(CLUB DEPOSITS EXCLUDED)

¹ Deposits during year (1,262,160)	\$140,863,058.71
Interest paid during year	5,125,399.49
	145,988,458.20
² Withdrawals during year (652,751)	122,007,456.28
Increase	23,981,001.92
Total deposits December 31, 1957 (number of accounts 394,468 average of each \$569.39) . .	224,601,669.47
Total deposits December 31, 1958 (number of accounts 416,896 average of each \$596.28) . .	\$248,587,671.39

¹ Includes merger of Springfield National Bank with the Valley Bank and Trust Company (19,856 accounts totaling \$14,215,754.09)
² Includes Conversion of Pilgrim Trust Company to Pilgrim National Bank (3016 accounts totaling \$3,580,368.40)

STATEMENT No. 13

INTEREST PAID BY SAVINGS DEPARTMENTS OF TRUST COMPANIES, YEAR ENDING
DECEMBER 31

RATE OF DIVIDEND (Per Cent)	NUMBER OF BANKS PAYING AT EACH RATE									
	1958	1957	1956	1955	1954	1953	1952	1951	1950	1949
1.00 or less	3	--	12	28	27	26	30	31	32	34
1.01 to 1.25	--	--	--	--	--	--	--	1	--	1
1.26 to 1.50	--	5	15	3	3	5	8	10	10	10
1.51 to 1.75	--	1	1	--	1	--	3	2	1	1
1.76 to 2.00	25	26	13	19	17	17	8	6	7	5
2.01 to 2.25	2	1	6	--	--	1	1	--	1	--
2.26 to 2.50	13	15	6	4	4	3	2	1	--	--
2.51 to 2.75	2	2	--	--	--	--	--	--	--	--
2.76 to 3.00	10	4	--	--	--	--	--	--	--	--
	55	54	53	54	52	52	52	51	51	51
Average Div. Rate.	2.29	2.21	1.71	1.48	1.46	1.48	1.33	1.28	1.27	1.21

STATEMENT No. 14

AVERAGE RATE OF INTEREST ON LOANS AND INVESTMENTS OF SAVINGS
DEPARTMENTS OF TRUST COMPANIES HELD ON DECEMBER 31
FROM 1949 TO 1958, INCLUSIVE

YEAR	Loans on Real Estate	Loans on Personal Security	Bonds, Stocks, etc.	Average Rate Loans and Investments
1949.	4.37	3.80	2.22	3.07
1950.	4.38	3.63	2.23	3.18
1951.	4.38	3.72	2.22	3.20
1952.	4.38	3.86	2.26	3.27
1953.	4.43	3.92	2.37	3.39
1954.	4.52	3.86	2.35	3.48
1955.	4.57	3.79	2.43	3.58
1956.	4.64	3.97	2.51	3.68
1957.	4.79	4.45	2.81	3.77
1958.	4.88	4.37	2.76	3.99

STATEMENT

ASSETS AND LIABILITIES OF CORPORATIONS DOING BUSINESS
DECEMBER 31,

	ASSETS	Cash and Cash Items	Deposits in Banks	Bonds and Stocks	Loans
1	Chelsea Morris Plan Bank and Bank- ing Company	\$ 2,239.98	\$ 66,399.83	--	\$ 401,954.71
2	North Shore Bank and Banking Com- pany (Lynn)	83,542.94	347,668.02	\$ 200,133.47	2,859,208.93
3	The New Bedford Morris Plan Com- pany	10,572.63	52,036.45	531,211.45	1,712,582.50
4	Industrial City Bank and Banking Company (Worcester)	345,997.79	502,953.56	1,311,675.69	3,923,662.25
	Totals	\$ 442,353.34	\$969,057.86	\$2,043,020.61	\$8,897,408.39

	LIABILITIES	Deposits Subject to Check	Other Deposits	Investment Certificates	Deposits on Installment Certificates Hypothecated	Bills Payable
1	Chelsea Morris Plan Bank and Banking Company	--	--	\$ 253,731.98	\$ 87,858.12	
2	North Shore Bank and Banking Company (Lynn)	\$ 864,048.67	\$ 27,921.97	993,095.99	833,734.46	
3	The New Bedford Morris Plan Com- pany	--	--	1,437,050.52	354,459.74	
4	Industrial City Bank and Banking Com- pany (Worcester) . . .	2,162,847.83	227,197.38	3,030,711.98	--	
	Totals	\$3,026,896.50	\$255,119.35	\$5,714,590.47	\$1,276,052.32	

NO. 15

UNDER THE PROVISIONS OF GENERAL LAWS, CHAPTER 172A
1958

Overdrafts	Banking House, Vaults, Furniture & Fixtures	Prepaid Expense	Interest Earned but Uncollected	Other Assets	Totals	
---	\$ 8,538.95	\$ 326.56	\$ 11.83	\$12,730.29	\$ 492,202.15	1
\$144.51	28,599.17	897.16	1,472.66	---	3,521,666.86	2
---	58,725.86	---	---	1,555.48	2,366,684.37	3
82.27	144,484.19	11,252.20	5,491.37	1,336.59	6,246,935.91	4
\$226.78	\$240,348.17	\$12,475.92	\$6,975.86	\$15,622.36	\$12,627,489.29	

Income Collected Not Earned	Accrued for Taxes, Interest, Expenses, Etc.	Other Liabilities	Common Capital	Surplus and Undivided Earnings	Other Capital Reserves ¹	Totals
\$ 20,466.74	\$ 4,813.56	---	\$ 50,000.00	\$ 62,358.05	\$ 12,973.70	\$ 492,202.15
144,612.92	50,831.22	---	100,000.00	447,536.82	59,884.81	3,521,666.86
69,936.70	37,258.39	\$ 4,025.74	67,900.00	138,589.91	257,463.37	2,366,684.37
266,153.13	31,278.53	35,863.55	150,000.00	313,994.24	28,889.27	6,246,935.91
\$501,169.49	\$124,181.70	\$39,889.29	\$367,900.00	\$962,479.02	\$359,211.15	\$12,627,489.29

¹Includes valuation reserves \$239,864.84

STATEMENT No. 16

ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS, AND CHANGES IN TOTAL CAPITAL
ACCOUNTS OF CORPORATIONS DOING BUSINESS UNDER THE PROVISIONS OF
GENERAL LAWS, CHAPTER 172A

(Cents omitted)	1958	1957	1956	1955	1954
1 Current Operating Earnings					
a Interest and discount on loans	\$ 673,809	\$ 896,486	\$1,045,593	\$1,078,996	\$1,063,338
b Interest on U.S. Government obligations . .	36,469	52,602	65,721	58,771	40,456
c Interest and dividends on other securities .	6,223	7,613	10,387	10,649	7,715
d Service and investigation charges	184,335	198,831	225,512	222,561	216,488
e Fines	21,551	24,509	24,273	24,341	23,548
f Life insurance commissions	22,047	23,910	28,460	23,851	18,494
g Bank building income	1,200	2,574	5,003	5,714	5,738
h Income from other real estate owned . . .	---	---	---	---	---
i Other current operating earnings	14,393	12,163	22,940	31,296	30,462
j Gross current operating earnings	\$ 960,027	\$1,218,688	\$1,427,889	\$1,456,179	\$1,406,239
2 Current Operating Expenses					
a Salaries, wages, directors' fees, etc. . .	\$ 298,730	\$ 391,722	\$ 450,908	\$ 451,467	\$ 443,623
b Taxes, other than income and real estate .	7,954	10,909	19,354	21,153	16,676
c Expenses of occupancy and maintenance of banking quarters	81,643	97,689	113,295	104,136	104,055
d Expenses allocable to other real estate owned	---	---	---	178	---
e Interest on certificate funds	142,036	163,001	188,950	230,419	201,623
f Interest and discount on borrowing . . .	---	4,268	6,010	72,035	1,316
g Other current operating expenses	198,754	247,643	263,024	195,363	231,154
h Total current operating expenses	\$ 729,117	\$ 915,232	\$1,041,541	\$1,074,751	\$ 998,447
3 Net Current Operating Earnings Before Income Taxes (1j less 2h)	\$ 230,910	\$ 303,456	\$ 386,348	\$ 381,428	\$ 407,792
4 Less: Taxes on Net Income					
a Federal	\$ 70,795	\$ 117,346	\$ 120,847	\$ 124,855	\$ 108,727
b State	14,678	21,520	23,843	23,504	20,498
c Total income taxes	\$ 85,473	\$ 138,866	\$ 144,690	\$ 148,359	\$ 129,225
5 Net Current Operating Earnings After Income Taxes (3 less 4c)	\$ 145,437	\$ 164,590	\$ 241,658	\$ 233,069	\$ 278,567
6 Profits on Assets Sold and Recoveries					
a Profits on sale of securities	\$ 18,228	\$ 6,533	\$ 1,951	\$ 5,990	\$ 6,375
b Profits on other assets sold	---	53,650	1,200	4,500	120
c Recoveries on loans	28,926	25,543	34,137	36,693	31,070
d Recoveries on securities	---	---	---	---	600
e All other recoveries	6,349	21,483	29,042	2,522	1,727
f Total profits and recoveries	\$ 53,503	\$ 107,209	\$ 66,330	\$ 49,705	\$ 39,892
7 Subtotal (5 and 6f)	\$ 198,940	\$ 271,799	\$ 307,988	\$ 282,774	\$ 318,459
8 Losses and Charge-Offs					
a On loans	\$ 58,977	\$ 39,593	\$ 95,442	\$ 127,198	\$ 103,680
b On securities	---	7,251	---	14,687	63
c All other losses and charge-offs	20,457	8,386	47,071	12,809	17,547
d Total losses and charge-offs	\$ 79,434	\$ 55,230	\$ 142,513	\$ 154,694	\$ 121,290
9 Net Profits Before Dividends (7 less 8d) . .	\$ 119,506	\$ 216,569	\$ 165,475	\$ 128,080	\$ 197,169
10 Dividends Declared					
a On Preferred Stock	---	---	---	---	---
b On Common Stock	\$ 32,432	\$ 54,848	\$ 79,374	\$ 69,743	\$ 68,843
c Total dividends paid	\$ 32,432	\$ 54,848	\$ 79,374	\$ 69,743	\$ 68,843
11 Net Profits After Dividends (9 less 10c) . .	\$ 87,074	\$ 161,721	\$ 86,101	\$ 58,337	\$ 128,326
12 Other Additions To Capital Account					
a Preferred capital sold (par value)	---	---	---	---	---
b Common capital sold (par value)	---	---	\$ 300,000	---	---
c Premiums on new capital sold	---	---	150,000	---	---
d Contributions to capital	---	---	---	---	---
e Total other additions to capital account . .	---	---	\$ 450,000	---	---
13 Subtotal (11 and 12e)	\$ 87,074	\$ 161,721	\$ 536,101	\$ 58,337	\$ 128,326
14 Other Deductions from Capital Account					
a Preferred capital retired (par value) . . .	---	---	---	---	---
b Common capital retired (par value)	---	\$ 450,000	\$ 300,000	\$ 125,000	---
c Premiums on capital retired	---	652,079	154,748	88,533	---
d Total other deductions from capital account	---	\$1,102,079	\$ 454,748	\$ 213,533	---
15 Net Change In Total Capital Account (13 less 14d) ¹	\$ 87,074	\$ 940,358 ²	\$ 81,353	\$ 155,196 ²	\$ 128,326
16 Total Capital Account At Beginning of Year ¹	\$1,362,651	\$2,303,009	\$2,221,656	\$2,376,851	\$2,248,525
17 Total Capital Account At End of Year ¹	\$1,499,725	\$1,362,651	\$2,303,009	\$2,221,655	\$2,376,851

¹ Does not include valuation reserves carried in Capital Reserves on Statement 15.² Decrease.

STATEMENT No. 17
AMOUNTS OF MONEY FORWARDED TO VARIOUS FOREIGN COUNTRIES DURING LAST
FIVE YEARLY PERIODS BY PERSONS AND CORPORATIONS ENGAGED IN BUSINESS UNDER
THE PROVISIONS OF GENERAL LAWS, CHAPTER 169

Country	1958	1957	1956	1955	1954
Portugal and Azores	\$ 226,867	\$ 191,294	\$ 276,843	\$ 322,181	\$324,596
Great Britain	5,482	4,768	439	11,191	6,110
Italy	846,442	833,471	740,329	656,747	450,045
Brazil	13,341	95,547	2,924	35,164	--
India	8,900	--	11,220	12,530	--
All other countries	16,424	10,452	5,725	11,432	20,210
	\$1,117,456	\$1,135,532	\$1,037,480	\$1,049,245	\$800,961

STATEMENT No. 18
TABLE SHOWING AMOUNTS TRANSMITTED ABROAD DURING YEAR ENDING DECEMBER 31, 1958 BY THOSE AUTHORIZED UNDER
CHAPTER 169 OF THE GENERAL LAWS

Name	Location	Nature of Organization	Date Licensed	Transmitted Abroad	Bond Held by Treasurer and Receiver-General Securing Deposits of Money for Transmission
Ettore Caiola	290 Hanover Street, Boston	Individual	Nov. 3, 1944	\$788,958	\$20,000
Thos. Cook & Son, Inc.	407 Boylston Street, Boston	Corporation	Jan. 19, 1933	24,533	15,000
Eugenia Cordaro	1 North Square, Boston	Individual	Dec. 11, 1950	27,817	15,000
D/B/A T. T. Agency	706 Eastern Ave., Fall River	Individual	June 11, 1953	132,415	15,000
Edmund and Yvonne M. Farinha	115 State Street, Springfield	Individual	Sept. 22, 1954	36,270	15,000
Louis Genovese	434 Bay Street, Fall River	Corporation	March 2, 1946	18,660	15,000
John G. Lage Corporation	101 Rivet Street, New Bedford	Corporation	July 19, 1911	88,803	20,000
Guilherme M. Luiz & Co., Inc.					

MASSACHUSETTS HOSPITAL LIFE INSURANCE COMPANY

50 State Street, Boston

Incorporated February 24, 1818

Lawrence A. Sykes, President
George C. Cutler, Vice President and Secretary

Paul T. Litchfield, Vice President and Treasurer
Charles V. Briggs, Jr., Assistant Treasurer

Board of Directors: David Ames, J. B. Ames, G. L. Batchelder, Jr., E. D. Brooks, R. H. Gardiner,
G. P. Gardner, H. R. Guild, D. H. Howie, P. T. Litchfield, A. P. Loring, L. A. Sykes,
S. H. Wolcott, H. A. Wood, Jr.

STATEMENT OF CONDITION, DECEMBER 31, 1958

ASSETS		LIABILITIES	
Cash on hand and in banks	\$ 23,685.15	Accrued expense payable	\$ 12,955.17
U. S. Government securities	369,543.00	Accounts payable--investments . . .	73.50
Other bonds	269,095.29	Mortgagors tax deposits	408.35
Stocks	837,218.38	Federal taxes, etc., withheld	2,184.43
Loans on real estate	52,176.42	Reserve for repairs	10,275.00
Office equipment (less depreciation)	6,707.34	Reserve for life annuities	502,920.64
Investment in subsidiary	14,317.49	Capital stock \$100,000.00	
Accrued income receivable	18,075.62	Capital surplus 91,758.14	
Receivables	1,166.44	Earned surplus 408,922.81	
Other assets	543.33	Surplus reserves 468,931.06	\$1,069,612.01
		Less 301 shs. capital stock held in treasury (at cost)	5,900.64
			1,063,711.37
	<u>\$ 1,592,528.46</u>		<u>\$ 1,592,528.46</u>

MASSACHUSETTS LIFE FUND

(Massachusetts Hospital Life Insurance Company, Trustee)

STATEMENT OF CONDITION, DECEMBER 31, 1958

ASSETS		LIABILITIES	
Cash in banks	\$ 1,024,926.82	Purchase of investment securities . .	\$ 269,868.63
U. S. Government securities	1,885,768.75	Accrued expense payable	4,971.20
Other bonds	8,809,884.57	Undistributed net income	94,787.40
Stocks	24,165,669.17	Capital--\$2,287,382.11 units	36,184,617.48
Receivable for shares sold	415,243.70	Capital gain surplus	18,102.36
Receivable for investments sold . . .	25,811.11		
Accrued income receivable	245,042.95		
	<u>\$36,572,347.07</u>		<u>\$36,572,347.07</u>

HOSPITAL LIFE TRUST

(Massachusetts Hospital Life Insurance Company, Trustee)

STATEMENT OF CONDITION, DECEMBER 31, 1958

ASSETS		LIABILITIES	
Cash in bank	\$ 86,395.14	Purchase of investment securities . .	\$ 33.19
U. S. Government securities	118,962.50	Provision for trustee's compensation	11,353.00
Other bonds	286,705.91	Accrued expense payable	1,245.00
Stocks	942,852.30	Income payable January 1, 1959 . . .	58,679.40
Accrued income receivable	4,665.30	Massachusetts income tax withheld	4,688.25
		Provision for taxes on realized gains .	4,350.00
		Undistributed net income	570.23
		Capital--Deposits (12,351 units) \$1,098,265.80	
		Fractional Excess 3,763.02	
		Capital--Gain Surplus 311,053.86	
			<u>\$1,413,082.68</u>
		Less Trustees' Compensation 54,420.60	1,358,662.08
	<u>\$ 1,439,581.15</u>		<u>\$ 1,439,581.15</u>

CERTIFICATE TRUSTEE

(Massachusetts Hospital Life Insurance Company, Trustee)

BALANCE SHEET AS SHOWN BY ITS BOOKS DECEMBER 31, 1958

ASSETS		LIABILITIES	
Cash in banks	\$747,884.21	Principal	\$142,188.08
		Income	547,874.63
		Massachusetts taxes withheld	51,015.41
		Federal taxes withheld	6,806.09
	<u>\$747,884.21</u>		<u>\$747,884.21</u>

PENSION FUND TRUSTEE

(Massachusetts Hospital Life Insurance Company, Trustee)

BALANCE SHEET AS SHOWN BY ITS BOOKS DECEMBER 31, 1958

ASSETS		LIABILITIES	
Cash in banks	\$ 15,983.29	As trustee:	
Insurance and annuity contracts	164,708.92	Invested	\$489,476.36
Investment in Massachusetts Life		Uninvested	206.06
Fund	308,990.21		\$489,682.42
	<u>\$489,682.42</u>		<u>\$489,682.42</u>

BROWN BROTHERS HARRIMAN & COMPANY

10 Post Office Square, Boston

Organized January 2, 1931

(Founded in 1818 as Brown Brothers & Co.)

Partners: D. G. Ackerman, M. D. Brown, P. S. Bush, Louis Curtis, *Gerry Brothers & Co., E. T. Gerry,
E. R. Harriman, *W. A. Harriman, S. Y. Hord, F. H. Kingsbury, Jr., R. A. Lovett,
J. B. Madden, Thomas McCance, L. P. Shipley, J. C. West, Knight Woolley.

STATEMENT OF CONDITION, DECEMBER 31, 1958

ASSETS		
Cash on hand and due from banks	\$ 63,070,968.57	
United States Government securities	56,388,999.29	
State, municipal and other public securities	51,709,542.23	
Other marketable securities	6,034,853.51	
Loans and discounts	67,348,464.44	
Customers' liability on acceptances	12,940,511.98	
Other assets	1,939,068.30	
		<u>\$259,432,408.32</u>
LIABILITIES		
Deposits -- Demand	\$226,590,875.75	
Acceptances -- Less amount in portfolio	16,112,441.83	
Accrued interest, expenses, etc.	503,807.20	
Reserve for contingencies	1,500,000.00	
Capital	\$ 2,000,000.00	
Surplus	12,725,283.54	14,725,283.54
		<u>\$259,432,408.32</u>

* Limited Partner.

BAY STATE CORPORATION
45 Milk Street, Boston
Incorporated October 9, 1944

Officers: Philip Eiseman, President; Richard Wengren, Vice President;
R. F. Heislein, Treasurer; G. A. Hibbard, Assistant Vice President; J. T. Noonan, Secretary and Clerk;
Eleanor D. Sullivan, Financial Secretary; E. F. Cornwell, Assistant Treasurer

Directors: F. D. Campbell, T. J. Coolidge, C. E. Cotting, F. C. Dumaine, Jr., Philip Eiseman,
R. G. Emerson, E. V. Johnson, J. T. Noonan, P. L. Reed, P. H. Theopold

STATEMENT OF CONDITION, DECEMBER 31, 1958

ASSETS

Cash and due from banks		\$ 188,469.40
Investments (at book value):		
Member banks	\$21,157,680.48	
United States Government obligations	264,075.00	
Other bonds	94,039.99	
Stocks	308,437.50	
		21,824,232.97
Other assets		4,721.84
		<u>\$22,017,424.21</u>

LIABILITIES

Note payable		\$ 1,000,000.00
Dividends payable		207,358.80
Accrued for taxes, interest, expenses, etc.		94,649.86
Deferred income		9,223.28
Capital:		
Common stock	\$ 5,643,120.00	
Capital surplus	12,857,039.40	
Undivided profits	2,344,522.87	
	<u>\$20,844,682.27</u>	
Less cost of shares of Capital Stock held in Treasury	888,490.00	19,956,192.27
Reserve for Contingencies		750,000.00
		<u>\$22,017,424.21</u>

INVESTMENT IN SHARES OF CAPITAL STOCKS OF MEMBER BANKS

Bank	Par Value	Shares Outstanding	Shares Owned	Book Value Shares Owned
Beverly Trust Company	\$10	25,000	22,075	\$ 629,579.00
The First National Bank of Mansfield	10	15,000	10,067	308,754.89
Harvard Trust Company	10	200,000	105,019	3,771,232.29
Middlesex County National Bank	10	200,000	106,971	3,730,078.77
Newton-Waltham Bank & Trust Company	10	132,000	66,561	2,864,119.83
Norfolk County Trust Company	10	220,000	115,500	3,609,375.00
The Union Market National Bank of Watertown	10	90,000	55,707	1,442,254.33
Valley Bank & Trust Company of Springfield	10	260,000	148,119	4,462,825.47
Winchester Trust Company	10	20,000	10,100	339,461.00
				<u>\$21,157,680.48</u>

SHAWMUT ASSOCIATION

40 Water Street, Boston

Organized May 21, 1928

Horace Schermerhorn, President

Lawrence H. Martin, Vice President

Arthur B. Tyler, Vice President and Counsel

Winthrop E. Rich, Treasurer and Secretary

Raymond N. Olsen, Vice President and Assistant Treasurer

Gordon F. Urann, Assistant Treasurer

Trustees: J. J. Kaplan, L. H. Martin, Horace Schermerhorn, L. P. Stack, R. C. Wiggins.

STATEMENT OF CONDITION, DECEMBER 31, 1958

ASSETS

Cash and due from banks	\$ 95,563.48
Investments (at book value):	
Member banks	8,527,056.00
United States Government obligations	1,535,132.00
Other bonds	242,000.00
Stocks (other than member banks)	6,266,856.00
Accrued interest receivable	11,896.98
Other assets	164,313.25
	<u>\$16,842,817.71</u>

LIABILITIES

Accounts payable	\$ 10,449.86
Accrued for taxes, interest, expenses, etc.	68,689.00
Other liabilities	1,598,378.00
Capital:	
Common stock	5,000,000.00
Capital in excess of value stated for common shares	3,233,727.59
Earned surplus	2,143,682.81
Unrealized appreciation of investments (\$6,383,890.45) less provision for federal income taxes thereon	4,787,890.45
	<u>\$16,842,817.71</u>

INVESTMENT IN SHARES OF CAPITAL STOCKS OF MEMBER BANKS

Name of Bank	Par Value	Number of Shares Outstanding	Number of Shares Owned	Book Value of Shares Owned
National Bank of Plymouth County	\$10	75,000	59,052	\$1,672,353
County Bank & Trust Co.	10	30,000	20,336	764,634
Everett National Bank	10	30,000	27,175	705,735
Lexington Trust Co.	10	20,000	16,933	564,208
Melrose Trust Co.	10	20,000	16,198	510,723
Needham National Bank	10	15,000	8,300	303,033
Newton National Bank	10	50,000	33,335	845,376
Merchants-Warren National Bank	10	60,000	41,253	1,084,954
Somerville National Bank	10	50,000	38,120	975,872
Wakefield Trust Co.	10	20,000	17,992	526,086
Waltham Citizens National Bank	10	15,000	10,494	309,888
Winchester National Bank	10	10,000	6,680	264,194
				<u>\$8,527,056</u>



